



Bank Holding Company Performance Report March 31, 2022—FR BHCPR

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BHC Name [DISCOUNT BANCORP, INC.](#)

City/State [NEW YORK, NY](#)

Bank Holding Company Information

Federal Reserve District: [2](#)

Consolidated Assets (\$000): [12,979,545](#)

Peer Group Number: [1](#) Number in Peer Group: [134](#)

Number of Bank Subsidiaries: [1](#)

Peer Group Number	Description
1	Consolidated assets equal to or greater than \$10 billion
2	Consolidated assets between \$3 billion and \$10 billion
3	Consolidated assets between \$1 billion and \$3 billion
4	Consolidated assets between \$500 million and \$1 billion
5	Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

1	Consolidated assets equal to or greater than \$10 billion
2	Consolidated assets between \$3 billion and \$10 billion
3	Consolidated assets between \$1 billion and \$3 billion
4	Consolidated assets between \$500 million and \$1 billion
5	Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

Mailing Address:

[DISCOUNT BANCORP, INC.](#)
[1114 AVENUE OF THE AMERICAS](#)
[NEW YORK, NY 10036](#)

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Summary Ratios

	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019
Average assets (\$000)	12,784,331	11,122,070	11,542,442	10,426,617	9,529,739
Net income (\$000)	27,789	9,788	92,073	57,587	100,199
Number of BHCs in peer group	134	133	130	128	146

Earnings and Profitability:	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct
Percent of Average Assets															
Net interest income (tax equivalent)															
2.31	2.55	28	2.20	2.67	18	2.30	2.60	26	2.37	2.77	23	2.74	3.21	20	
+ Non-interest income	0.56	0.97	28	0.73	1.13	34	0.69	1.04	36	0.69	1.21	27	0.72	0.90	37
- Overhead expense	1.83	2.18	28	1.87	2.28	25	1.93	2.17	34	1.96	2.57	23	2	2.59	19
- Provision for credit losses	-0.21	0.04	3	0.63	-0.12	98	-0.04	-0.09	60	0.36	0.51	31	0.10	0.12	51
+ Securities gains (losses)	0.01	0	93	0.10	0.01	97	0.05	0.01	93	0.06	0.02	80	0.07	0.01	94
+ Other tax equivalent adjustments	0	0	44	0	0	48	0	0	46	0	0	48	0	0	46
= Pretax net operating income (tax equivalent)	1.24	1.35	39	0.52	1.78	2	1.17	1.66	13	0.75	1.04	24	1.45	1.53	38
Net operating income	0.87	1.03	29	0.35	1.36	2	0.80	1.26	8	0.55	0.81	21	1.05	1.19	33
Net income	0.87	1.02	29	0.35	1.35	2	0.80	1.26	8	0.55	0.82	21	1.05	1.19	33
Net income (Subchapter S adjusted)		1.74			1.78			1.97			1.18			1.41	
Percent of Average Earning Assets															
Interest income (tax equivalent)	2.61	2.96	25	2.73	3.18	21	2.73	3.06	26	3.32	3.55	31	4.45	4.49	48
Interest expense	0.22	0.20	66	0.36	0.29	68	0.28	0.25	65	0.76	0.52	78	1.59	1.02	91
Net interest income (tax equivalent)	2.38	2.75	22	2.37	2.88	18	2.45	2.80	21	2.56	3.01	22	2.86	3.45	16
Losses, Allowance, and Past Due + Nonaccrual															
Net loan and lease losses / Average loans and leases	-0.01	0.09	13	0.34	0.16	83	0.19	0.11	74	0.04	0.27	12	-0.01	0.11	7
Earnings coverage of net loan and lease losses (X)	-139.95	38.54	8	4.85	25.70	19	8.24	39.72	24	42.74	22.91	83	-186.20	22.46	6
Allowance for loan and lease losses / Total loans and leases not held-for-sale	0.90	1.20	22	1.71	1.49	71	1.13	1.23	43	1.60	1.58	59	1.19	0.94	79
Allowance for loan and lease losses / Total loans and leases	0.90	1.17	22	1.71	1.47	73	1.13	1.20	44	1.60	1.55	61	1.19	0.93	79
Nonaccrual loans and leases + OREO / Total loans and leases + OREO	0.30	0.47	31	0.46	0.70	37	0.31	0.49	28	0.24	0.71	10	0.04	0.56	5
30-89 days past due loans and leases / Total loans and leases	0	0.32	1	0	0.33	0	0	0.32	0	0.41	0.39	65	0.29	0.31	56
Liquidity and Funding															
Net noncore funding dependence	15.80	-1.97	90	16.28	-0.51	89	13.89	-2.33	89	19.44	3.20	86	33.18	10.70	97
Net short-term noncore funding dependence	12.61	-6.65	94	15.47	-6.88	97	11.57	-7.71	94	18.58	-4.76	96	32.20	5.88	98
Net loans and leases / Total assets	66.09	59.31	68	63.03	60.99	53	65.02	58.67	65	64.98	61.58	53	69.33	72.36	32
Capitalization															
Tier 1 leverage ratio	9.34	9.06	59	10.07	9.15	78	9.42	8.98	67	10.32	9.13	83	10.92	10.39	70
Holding company equity capital / Total assets	8.60	10.29	25	9.84	10.72	37	8.94	10.71	23	10.48	11.16	39	11.02	11.37	46
Total equity capital (including minority interest) / Total assets	8.60	10.40	23	9.84	10.85	35	8.94	10.82	21	10.48	11.29	37	11.02	11.43	44
Common equity tier 1 capital / Total risk-weighted assets	12.62	12.21	61	13.98	12.57	73	12.57	12.42	59	14.07	12.38	81	14.11	12.50	75
Net loans and leases / Equity capital (X)	7.69	5.82	82	6.40	5.73	67	7.27	5.53	82	6.20	5.58	65	6.29	6.55	40
Cash dividends / Net income	0	33.45	4	0	23.13	6	46.70	28.27	87	26.05	42.30	29	4.39	25.65	18
Cash dividends / Net income (Subchapter S adjusted)		28.47			14.81			3.14			-0.65			93.20	
Growth Rates															
Assets	11.25	9.35	70	6.08	16.49	23	17.64	10.50	79	12.61	16.68	42	5.94	8.66	39
Equity capital	-2.81	4.03	32	6.24	9.13	46	0.44	7.46	17	7.01	6.99	58	13.68	12.19	66
Net loans and leases	16.65	6.29	82	5.89	7.22	49	17.70	3.36	86	5.56	9.07	41	10.77	8.63	68
Noncore funding	20.67	-10.65	88	-37.76	-25.09	38	16.43	-14.79	83	-26.42	-12.18	34	-7.83	4.16	34
Parent Company Ratios															
Short-term debt / Equity capital	0	0.49	40	0	0.52	41	0	0.57	38	0	0.77	38	0	0.01	46
Long-term debt / Equity capital	0	11.08	12	0	11.33	11	0	10.95	12	0	13.56	10	0	3.86	27
Equity investment in subsidiaries / Equity capital	99.24	103.47	31	99.24	102.85	26	99.26	103.22	28	99.24	102.81	27	99.17	104.21	28
Cash from ops + noncash items + op expense / Op expense + dividends	0	125.04	12	0	98.58	14	99.54	154.48	22	98.77	147.24	21	0	152.31	5

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Income Statement—Revenues and Expenses

Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
Interest and fees on loans.....	66,664	56,741	241,918	249,258	330,939	17.49	25.16
Income from lease financing receivables.....	0	0	0	0	0		
Fully taxable income on loans and leases.....	63,485	53,462	228,687	233,846	316,171	18.75	26.89
Tax-exempt income on loans and leases.....	3,179	3,279	13,231	15,412	14,768	-3.05	-1.64
Estimated tax benefit on income on loans and leases.....	1,743	1,715	6,997	7,561	6,906	1.67	-14.64
Income on loans and leases (tax equivalent).....	68,407	58,456	248,915	256,819	337,845	17.02	23.69
Investment interest income (tax equivalent).....	12,184	11,633	46,013	62,464	64,126	4.73	-33.62
Interest on balances due from depository institutions.....	149	45	475	443	3,175	231.11	-85.17
Interest income on other earning assets.....	93	120	657	1,508	1,635	-22.50	-54.85
Total interest income (tax equivalent).....	80,833	70,254	296,060	321,234	406,781	15.06	7.96
Interest on time deposits of \$250K or more	444	996	3,206	16,581	34,937	-55.42	-87.41
Interest on time deposits < \$250K.....	1,353	1,768	4,754	17,095	39,028	-23.47	-62.16
Interest on foreign office deposits	0	0	0	0	0		
Interest on other deposits	4,997	6,369	21,800	36,400	59,552	-21.54	2.76
Interest on other borrowings and trading liabilities.....	92	68	299	3,626	11,986	35.29	-99.02
Interest on subordinated debt and mandatory convertible securities	0	0	0	0	0		
Total interest expense.....	6,886	9,201	30,059	73,702	145,503	-25.16	-67.78
Net interest income (tax equivalent).....	73,947	61,053	266,001	247,532	261,278	21.12	38.21
Non-interest income.....	17,929	20,206	79,794	71,661	68,895	-11.27	10.76
Adjusted operating income (tax equivalent)	91,876	81,259	345,795	319,193	330,173	13.07	31.84
Overhead expense.....	58,446	51,882	222,382	204,350	190,199	12.65	54.40
Provision for credit losses.....	-6,612	17,422	-5,090	37,472	9,473		
Securities gains (losses)	472	2,680	5,883	5,841	6,822	-82.39	
Other tax equivalent adjustments	0	0	0	0	0		
Pretax net operating income (tax equivalent).....	39,726	14,547	135,401	78,175	138,419	173.09	48.04
Applicable income taxes	9,636	2,808	34,387	10,390	26,627	243.16	56.05
Tax equivalent adjustments	2,301	1,951	8,941	10,198	11,593	17.94	-48.70
Applicable income taxes (tax equivalent).....	11,937	4,759	43,328	20,588	38,220	150.83	11.98
Minority interest	0	0	0	0	0		
Net income before discontinued operations, net of minority interest	27,789	9,788	92,073	57,587	100,199	183.91	71.80
Discontinued operations, net of applicable income taxes.....	0	0	0	0	0		
Net income attributable to holding company.....	27,789	9,788	92,073	57,587	100,199	183.91	71.80
Memoranda							
Net income - holding company and noncontrolling (minority) interest.....	27,789	9,788	92,073	57,587	100,199	183.91	71.80
Investment securities income (tax equivalent).....	12,184	11,633	46,013	62,464	64,126	4.73	-33.62
US Treasury and agency securities (excluding mortgage-backed securities)	6	67	95	412	570	-91.04	-94.12
Mortgage-backed securities	8,997	8,922	33,581	40,302	43,748	0.84	-16.49
All other securities	3,181	2,644	12,337	21,750	19,808	20.28	-57.48
Cash dividends declared.....	0	0	43,000	15,000	4,400		-100.00
Common	0	0	43,000	15,000	4,400		-100.00
Preferred.....	0	0	0	0	0		

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Relative Income Statement and Margin Analysis

	03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct									
Percent of Average Assets															
Interest income (tax equivalent).....	2.53	2.75	33	2.53	2.96	20	2.56	2.85	25	3.08	3.27	31	4.27	4.19	61
Less: Interest expense	0.22	0.19	68	0.33	0.27	69	0.26	0.23	66	0.71	0.48	78	1.53	0.95	92
Equals: Net interest income (tax equivalent)	2.31	2.55	28	2.20	2.67	18	2.30	2.60	26	2.37	2.77	23	2.74	3.21	20
Plus: Non-interest income	0.56	0.97	28	0.73	1.13	34	0.69	1.04	36	0.69	1.21	27	0.72	0.90	37
Equals: adjusted operating income (tax equivalent)	2.87	3.56	11	2.92	3.87	8	3	3.70	11	3.06	4.04	7	3.46	4.16	25
Less: Overhead expense.....	1.83	2.18	28	1.87	2.28	25	1.93	2.17	34	1.96	2.57	23	2	2.59	19
Less: Provision for credit losses.....	-0.21	0.04	3	0.63	-0.12	98	-0.04	-0.09	60	0.36	0.51	31	0.10	0.12	51
Plus: Realized gains (losses) on held-to-maturity securities	0	0	49	0	0	50	0	0	49	0	0	46	0	0	48
Plus: Realized gains (losses) on available-for-sale securities	0.01	0	93	0.10	0.01	97	0.05	0.01	93	0.06	0.02	80	0.07	0.01	94
Plus: other tax equivalent adjustments	0	0	44	0	0	48	0	0	46	0	0	48	0	0	46
Equals: Pretax net operating income (tax equivalent)	1.24	1.35	39	0.52	1.78	2	1.17	1.66	13	0.75	1.04	24	1.45	1.53	38
Less: Applicable income taxes (tax equivalent).....	0.37	0.31	70	0.17	0.40	7	0.38	0.38	53	0.20	0.23	40	0.40	0.35	67
Less: Minority interest.....	0	0	42	0	0	42	0	0	40	0	0	42	0	0	45
Equals: Net operating income	0.87	1.03	29	0.35	1.36	2	0.80	1.26	8	0.55	0.81	21	1.05	1.19	33
Plus: Net extraordinary items.....	0	0	50	0	0	50	0	0	50	0	0	50	0	0	50
Equals: Net income	0.87	1.02	29	0.35	1.35	2	0.80	1.26	8	0.55	0.82	21	1.05	1.19	33
Memo: Net income (last four quarters)	0.92	1.17	19	0.42	1.07	8	0.80	1.26	8	0.55	0.82	21	1.05	1.19	33
Net income-BHC and noncontrolling (minority) interest	0.87	1.04	28	0.35	1.37	2	0.80	1.27	6	0.55	0.83	20	1.05	1.19	33
Margin Analysis															
Average earning assets / Average assets	97.03	93.16	90	92.64	93.08	46	93.95	93.08	62	92.80	92.32	58	96.03	93.22	84
Average interest-bearing funds / Average assets.....	83.68	60.43	95	82.36	62.97	94	82.52	61.99	95	82.06	64.06	93	83.84	70.66	91
Interest income (tax equivalent) / Average earning assets	2.61	2.96	25	2.73	3.18	21	2.73	3.06	26	3.32	3.55	31	4.45	4.49	48
Interest expense / Average earning assets.....	0.22	0.20	66	0.36	0.29	68	0.28	0.25	65	0.76	0.52	78	1.59	1.02	91
Net interest income (tax equivalent) / Average earning assets	2.38	2.75	22	2.37	2.88	18	2.45	2.80	21	2.56	3.01	22	2.86	3.45	16
Yield or Cost															
Total loans and leases (tax equivalent).....	3.18	3.88	11	3.20	4.05	10	3.23	4.01	9	3.71	4.27	17	5.12	4.98	61
Interest-bearing bank balances	0.06	0.18	6	0.04	0.10	8	0.10	0.14	9	0.19	0.27	27	1.38	2.26	10
Federal funds sold and reverse repos		0.28			0.26			0.25			0.68			2.02	
Trading assets	0.16	0.43	62	0.21	0.39	65	0.19	0.45	63	0.24	0.60	60	0.87	0.49	81
Total earning assets	2.53	2.93	22	2.65	3.15	19	2.65	3.04	22	3.21	3.51	27	4.32	4.47	38
Investment securities (tax equivalent)	1.70	1.78	45	1.70	1.84	41	1.67	1.77	45	2.46	2.25	71	2.73	2.74	51
US Treasury and agency securities (excluding mortgage-backed securities)		1.09		2.55	1.30	92	3.61	1.14	97	2.30	1.75	77	1.54	2.54	10
Mortgage-backed securities	1.52	1.67	35	1.55	1.60	49	1.53	1.57	49	2.02	2.05	44	2.43	2.54	36
All other securities	2.49	2.75	45	1.83	2.93	15	2.13	2.81	30	3.67	3.24	71	3.93	3.80	61
Interest-bearing deposits	0.26	0.16	80	0.42	0.26	80	0.33	0.21	74	0.88	0.53	84	1.80	1.13	88
Time deposits of \$250K or more	0.30	0.48	22	0.49	0.82	16	0.45	0.66	27	1.38	1.42	42	2.23	2.13	60
Time deposits < \$250K	0.50	0.44	66	1.12	0.78	80	0.69	0.62	62	1.74	1.36	84	2.43	1.91	91
Other domestic deposits	0.23	0.13	81	0.35	0.17	85	0.28	0.15	80	0.63	0.36	85	1.38	0.86	86
Foreign deposits		0.14			0.13			0.14			0.42			2.53	
Federal funds purchased and repos.....	0.19	0.16	73	0.11	0.18	50	0.12	0.17	55	0.84	0.62	76	2.63	1.23	90
Other borrowed funds and trading liabilities	0.13	1.14	14	0.03	1.38	8	0.08	1.27	10	0.36	1.50	7	1.78	1.03	57
All interest-bearing funds.....	0.26	0.31	45	0.40	0.42	55	0.32	0.37	48	0.86	0.74	67	1.82	1.34	83

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Non-interest Income and Expenses

Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019
Non-interest Income and Expenses					
Total non-interest income	17,929	20,206	79,794	71,661	68,895
Fiduciary activities income	2,195	1,736	7,836	6,885	8,193
Service charges on deposit accounts - domestic	1,818	794	6,809	2,755	2,720
Trading revenue.....	3,452	4,913	17,112	18,098	17,085
Investment banking fees and commissions.....	2,687	4,121	13,925	10,513	10,148
Insurance activities revenue.....	109	107	157	124	1
Venture capital revenue.....	0	0	0	0	0
Net servicing fees	0	0	0	0	0
Net securitization income	0	0	0	0	0
Net gains (losses) on sales of loans, OREO, other assets.....	24	0	38	0	0
Other non-interest income.....	7,644	8,535	33,917	33,286	30,748
Total overhead expenses	58,446	51,882	222,382	204,350	190,199
Personnel expense.....	31,391	28,525	115,882	107,388	108,904
Net occupancy expense.....	11,484	10,310	45,833	46,886	26,409
Goodwill impairment losses	0	0	0	0	0
Amortization expenses and impairment loss (other intangible assets).....	0	0	0	0	0
Other operating expenses.....	15,571	13,047	60,667	50,076	54,886
Fee income on mutual funds and annuities.....	1,123	1,485	5,383	3,635	2,844
Memoranda					
Assets under management in proprietary mutual funds and annuities	0	0	0	0	0
Number of equivalent employees	561	565	554	565	564
Average personnel expense per employee.....	55.96	50.49	209.17	190.07	193.09
Average assets per employee.....	22,788.47	19,685.08	20,834.73	18,454.19	16,896.70

BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct
Analysis Ratios														
Mutual fund fee income / Non-interest income	6.26	2.26	85	7.35	2.10	93	6.75	2.17	90	5.07	2.02	82	4.13	0.66
Overhead expenses / Net Interest Income + non-interest income	65.25	61.09	65	65.42	59.31	76	66.02	59.28	77	66.13	62.28	68	59.70	61.79
Percent of Average Assets														
Total overhead expense	1.83	2.18	28	1.87	2.28	25	1.93	2.17	34	1.96	2.57	23	2	2.59
Personnel expense.....	0.98	1.21	22	1.03	1.28	23	1	1.21	25	1.03	1.30	24	1.14	1.50
Net occupancy expense.....	0.36	0.23	94	0.37	0.24	93	0.40	0.23	96	0.45	0.26	95	0.28	0.32
Other operating expenses.....	0.49	0.71	20	0.47	0.73	14	0.53	0.72	21	0.48	0.94	9	0.58	0.76
Overhead less non-interest income	1.27	1.18	54	1.14	1.10	52	1.24	1.10	58	1.27	1.25	48	1.27	1.65
Percent of Adjusted Operating Income (Tax Equivalent)														
Total overhead expense	63.61	60.59	61	63.85	58.69	75	64.31	58.83	71	64.02	61.82	63	57.61	59.91
Personnel expense.....	34.17	33.94	45	35.10	33.28	60	33.51	32.93	47	33.64	32.36	53	32.98	34.17
Net occupancy expense.....	12.50	6.43	96	12.69	6.42	96	13.25	6.23	96	14.69	6.58	97	8	7.50
Other operating expenses.....	16.95	19.35	34	16.06	18.45	38	17.54	19.18	44	15.69	22.28	17	16.62	17.93
Total non-interest income	19.51	26.24	38	24.87	28.42	42	23.08	27.67	41	22.45	28.83	40	20.87	19.83
Fiduciary activities income	2.39	2.31	62	2.14	2.15	57	2.27	2.20	60	2.16	2.09	61	2.48	1.61
Service charges on domestic deposit accounts	1.98	3.51	28	0.98	3.21	15	1.97	3.27	31	0.86	3.27	13	0.82	3.21
Trading revenue.....	3.76	0.53	91	6.05	0.97	93	4.95	0.62	93	5.67	1.28	89	5.17	0.07
Investment banking fees and commissions.....	2.92	2.33	71	5.07	2.51	82	4.03	2.58	78	3.29	2.46	75	3.07	0.91
Insurance activities revenue.....	0.12	0.38	62	0.13	0.38	60	0.05	0.36	44	0.04	0.41	44	0	0.37
Venture capital revenue.....	0	0.02	43	0	0.02	45	0	0.04	44	0	0.01	44	0	0.50
Net servicing fees	0	1.49	12	0	0.99	14	0	0.60	14	0	0.01	42	0	0.22
Net securitization income	0	0	48	0	0.01	45	0	0.01	44	0	0	45	0	0.48
Net gain (loss) - sales of loans, OREO, and other assets	0.03	1.74	17	0	3.74	6	0.01	3.30	5	0	3.92	12	0	2.27
Other non-interest income.....	8.32	8.92	54	10.50	8.65	69	9.81	9.27	63	10.43	9.65	65	9.31	7.41
Overhead less non-interest income	44.10	33.42	78	38.98	29.66	76	41.23	30.52	82	41.57	31.93	75	36.74	39.47
Applicable income taxes / Pretax net operating income (tax equivalent).....	24.26	20.83	78	19.30	21.04	30	25.40	21.18	86	13.29	18.63	16	19.24	21.51
Applicable income tax + TE / Pretax net operating income + TE	30.05	22.92	95	32.71	22.74	96	32	22.67	97	26.34	21.18	89	27.61	23.31

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Assets

	Dollar Amount in Thousands						Percent Change	
		03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019	1-Year	5-Year
Real estate loans	3,142,577	2,847,671	3,182,787	2,769,211	2,547,395	10.36	45.20	
Commercial and industrial loans	3,588,302	2,928,331	3,485,401	2,828,688	2,817,813	22.54	54.26	
Loans to individuals	11,444	11,873	11,456	19,037	14,509	-3.61	-88.18	
Loans to depository institutions and acceptances of other banks	0	0	0	0	368		-100.00	
Agricultural loans	0	0	0	0	0		-100.00	
Other loans and leases	1,930,869	1,711,077	1,855,801	1,670,098	1,493,516	12.85	64.04	
Less: Unearned income	16,938	17,363	17,618	16,053	14,166	-2.45	18.27	
Loans and leases, net of unearned income	8,656,254	7,481,589	8,517,827	7,270,981	6,859,435	15.70	50.20	
Less: Allowance for loan and lease losses	78,062	127,664	96,610	116,426	81,421	-38.85	10.40	
Net loans and leases	8,578,192	7,353,925	8,421,217	7,154,555	6,778,014	16.65	50.69	
Debt securities that reprice or mature in over 1 year	2,655,347	2,722,294	2,683,007	2,547,318	2,260,255	-2.46	7.20	
Mutual funds and equity securities	5,070	5,399	5,324	5,482	5,385	-6.09	-5.36	
Subtotal	11,238,609	10,081,618	11,109,548	9,707,355	9,043,654	11.48	37.47	
Interest-bearing bank balances	994,574	536,430	1,083,373	299,798	61,221	85.41	122.77	
Federal funds sold and reverse repos	0	0	0	0	0			
Debt securities that reprice or mature within 1 year	116,770	214,624	113,224	165,985	136,630	-45.59	-53.41	
Trading assets	114,549	123,029	101,730	177,796	75,109	-6.89	420.18	
Total earning assets	12,464,502	10,955,701	12,407,875	10,350,934	9,316,614	13.77	40.14	
Non-interest-bearing cash and due from depository institutions	35,889	230,856	39,548	144,104	68,832	-84.45	-51.77	
Premises, fixed assets, and leases	63,960	41,706	64,359	53,004	32,330	53.36	198.88	
Other real estate owned	0	0	0	0	0			
Investment in unconsolidated subsidiaries	0	0	0	0	0			
Intangible and other assets	415,198	438,515	439,963	461,993	359,235	-5.32	28.08	
Total assets	12,979,545	11,666,778	12,951,745	11,010,035	9,777,011	11.25	39.35	
Quarterly average assets	12,784,331	11,122,070	12,306,053	10,766,875	9,772,812	14.95	38.54	
Average loans and leases (YTD)	8,608,602	7,311,813	7,708,006	6,914,605	6,596,274	17.74	51.57	
Memoranda								
Loans held-for-sale	13,878	0	0	0	0		10.27	
Loans not held-for-sale	8,642,376	7,481,589	8,517,827	7,270,981	6,859,435	15.52	50.28	
Real estate loans secured by 1–4 family	89,102	58,372	87,563	73,561	82,602	52.65	106.93	
Commercial real estate loans	3,053,475	2,789,299	3,095,224	2,695,650	2,464,793	9.47	43.94	
Construction and land development	123,644	145,963	168,163	191,250	207,693	-15.29	-19.67	
Multifamily	668,647	605,949	718,240	550,274	509,101	10.35	161.22	
Nonfarm nonresidential	2,261,184	2,037,387	2,208,821	1,954,126	1,747,999	10.98	32.12	
Real estate loans secured by farmland	0	0	0	0	0			
Total investment securities	2,777,187	2,942,317	2,801,555	2,718,785	2,402,270	-5.61	1.61	
U.S. Treasury securities	0	11,209	0	11,038	10,521	-100.00	-100.00	
US agency securities (excluding mortgage-backed securities)	0	0	0	0	14,938			
Municipal securities	149,168	170,786	157,803	187,530	303,400	-12.66	-63.66	
Mortgage-backed securities	2,260,654	2,329,325	2,250,555	2,126,717	1,820,840	-2.95	6.88	
Asset-backed securities	183,406	166,557	184,887	179,607	140,911	10.12	266.07	
Other debt securities	178,889	259,041	202,986	208,411	106,275	-30.94	75.21	
Mutual funds and equity securities	5,070	5,399	5,324	5,482	5,385	-6.09	-5.36	
Available-for-sale securities	2,166,250	2,757,939	2,257,952	2,611,862	2,253,264	-21.45	2.40	
U.S. Treasury securities	0	11,209	0	11,038	10,521	-100.00	-100.00	
US agency securities (excluding mortgage-backed securities)	0	0	0	0	14,938			
Municipal securities	120,579	130,396	129,172	137,152	252,622	-7.53	598.12	
Mortgage-backed securities	1,683,376	2,190,736	1,740,907	2,075,654	1,727,997	-23.16	-12.76	
Asset-backed securities	183,406	166,557	184,887	179,607	140,911	10.12	266.07	
Other debt securities	178,889	259,041	202,986	208,411	106,275	-30.94	103.05	
Mutual funds and equity securities	0	0	0	0	0		-100.00	
Held-to-maturity securities appreciation (depreciation)	-35,489	3,124	-1,539	2,663	855			
Available-for-sale securities appreciation (depreciation)	-105,768	39,920	-503	60,401	9,286			
Structured notes, fair value	0	0	0	0	0			
Pledged securities	51,238	101,925	69,576	143,194	168,018	-49.73	-95.51	

Liabilities and Changes in Capital

Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
Demand deposits	904,543	859,647	877,395	642,990	477,863	5.22	121.58
NOW, ATS and transaction accounts	893,967	601,975	782,777	756,181	77,672	48.51	805.25
Time deposits less brokered deposits < \$250K	-786,764	-609,947	-866,446	-356,394	78,054		
MMDA and other savings accounts	7,732,189	7,027,461	8,011,508	6,154,699	4,682,049	10.03	74.54
Other non-interest-bearing deposits	0	0	0	0	0	0	
Core deposits	8,743,935	7,879,136	8,805,234	7,197,476	5,315,638	10.98	66.32
Time deposits of \$250K or more	595,172	780,703	582,795	837,272	1,523,806	-23.76	-50.48
Foreign deposits	0	0	0	0	0		
Federal funds purchased and repos	0	0	0	545,000	100,000		-100.00
Secured federal funds purchased	0	0	0	0	0		
Commercial paper	0	0	0	0	0		
Other borrowings w/remaining maturity of 1 year or less	330,000	340,000	300,000	0	250,000	-2.94	1783.67
Other borrowings w/remaining maturity over 1 year	0	4,217	0	4,814	0	-100.00	-100.00
Brokered deposits < \$250K	1,962,234	1,267,921	1,857,265	966,269	1,324,647	54.76	112.99
Noncore funding	2,887,406	2,392,841	2,740,060	2,353,355	3,198,453	20.67	-5.58
Trading liabilities	93,277	108,180	80,110	160,686	53,411	-13.78	1538.74
Subordinated notes and debentures + trust preferred securities	0	0	0	0	0		
Other liabilities	138,804	138,256	167,870	145,126	131,639	0.40	37.46
Total liabilities	11,863,422	10,518,413	11,793,274	9,856,643	8,699,141	12.79	40.86
Equity Capital							
Perpetual preferred stock (including surplus)	0	0	0	0	0		
Common stock	5,000	5,000	5,000	5,000	5,000	0.00	0.00
Common surplus	94,652	94,652	94,652	94,652	94,652	0.00	0.00
Retained earnings	1,094,834	1,020,270	1,059,555	1,010,482	967,895	7.31	37.43
Accumulated other comprehensive income	-78,363	28,443	-736	43,258	10,323		
Other equity capital components	0	0	0	0	0		
Total holding company equity capital	1,116,123	1,148,365	1,158,471	1,153,392	1,077,870	-2.81	25.11
Noncontrolling (minority) interest in subsidiaries	0	0	0	0	0		
Total equity capital, including minority interest	1,116,123	1,148,365	1,158,471	1,153,392	1,077,870	-2.81	25.11
Total liabilities and capital	12,979,545	11,666,778	12,951,745	11,010,035	9,777,011	11.25	39.35
Memoranda							
Non-interest-bearing deposits	904,543	859,647	877,395	642,990	477,863	5.22	121.58
Interest-bearing deposits	10,396,798	9,068,113	10,367,899	8,358,027	7,686,228	14.65	49.12
Total deposits	11,301,341	9,927,760	11,245,294	9,001,017	8,164,091	13.84	53.13
Long-term debt that reprices within 1 year	0	0	0	0	0		
Changes in Holding Company Equity Capital							
Equity capital, previous year-end as amended	1,158,471	1,153,392	1,153,392	1,077,870	948,174		
Accounting restatements	7,490	0	0	0	0		
Net income	27,789	9,788	92,073	57,587	100,199		
Net sale of new perpetual preferred stock	0	0	0	0	0		
Net sale of new common stock	0	0	0	0	0		
Sale of treasury stock	0	0	0	0	0		
Less: Purchase of treasury stock	0	0	0	0	0		
Changes incident to business combinations	0	0	0	0	0		
Less: Dividends declared	0	0	43,000	15,000	4,400		
Change in other comprehensive income	-77,627	-14,815	-43,994	32,935	33,897		
Changes in debit to ESOP liability	0	0	0	0	0		
Other adjustments to equity capital	0	0	0	0	0		
Holding company equity capital, ending balance	1,116,123	1,148,365	1,158,471	1,153,392	1,077,870		

Percent Composition of Assets

	03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct									
Percent of Total Assets															
Real estate loans	24.21	37.11	27	24.41	36.10	26	24.57	36.25	28	25.15	36.22	27	26.05	52.67	7
Commercial and industrial loans	27.65	10.78	97	25.10	13.88	92	26.91	10.76	96	25.69	13.52	93	28.82	11.45	92
Loans to individuals	0.09	3.61	9	0.10	3.42	9	0.09	3.36	10	0.17	3.40	15	0.15	2.71	17
Loans to depository institutions and acceptances of other banks	0	0.02	34	0	0.02	32	0	0.02	34	0	0.03	31	0	0	89
Agricultural loans.....	0	0.17	12	0	0.19	10	0	0.18	12	0	0.19	11	0	0.53	17
Other loans and leases.....	14.88	4.19	96	14.67	4.29	95	14.33	4.47	95	15.17	4.63	95	15.28	1.08	98
Net loans and leases.....	66.09	59.31	68	63.03	60.99	53	65.02	58.67	65	64.98	61.58	53	69.33	72.36	32
Debt securities over 1 year.....	20.46	19.47	57	23.33	16.70	76	20.72	19.46	58	23.14	15.55	81	23.12	13.66	89
Mutual funds and equity securities	0.04	0.06	57	0.05	0.06	62	0.04	0.06	61	0.05	0.05	64	0.06	0.06	63
Subtotal	86.59	80.04	72	86.41	78.43	82	85.78	79.22	73	88.17	78.16	89	92.50	86.76	91
Interest-bearing bank balances	7.66	7.18	54	4.60	9.08	24	8.36	8.50	50	2.72	7.51	18	0.63	2.97	19
Federal funds sold and reverse repos.....	0	0.55	27	0	0.50	27	0	0.54	28	0	0.82	26	0	0.03	36
Debt securities 1 year or less	0.90	1.65	41	1.84	1.59	67	0.87	1.56	45	1.51	1.68	57	1.40	2.10	45
Trading assets	0.88	0.52	81	1.05	0.56	83	0.79	0.49	82	1.61	1.01	83	0.77	0.03	96
Total earning assets.....	96.03	91.28	95	93.91	91.48	75	95.80	91.77	92	94.01	91.05	86	95.29	92.39	85
Non-interest cash and due from depository institutions.....	0.28	0.96	6	1.98	1	94	0.31	0.82	9	1.31	1.07	69	0.70	1.14	24
Other real estate owned.....	0	0.01	11	0	0.02	5	0	0.01	9	0	0.02	4	0	0.04	10
All other assets.....	3.69	7.70	7	4.12	7.44	8	3.89	7.35	9	4.68	7.82	10	4	6.41	14
Memoranda															
Short-term investments	8.56	10.28	49	6.44	11.92	26	9.24	11.47	45	4.23	11.17	19	2.02	5.36	21
U.S. Treasury securities.....	0	1.80	9	0.10	0.98	42	0	1.47	10	0.10	0.84	50	0.11	0.29	67
US agency securities (excluding mortgage-backed securities)	0	0.79	11	0	0.73	11	0	0.82	11	0	0.63	11	0.15	1.25	29
Municipal securities	1.15	1.72	54	1.46	1.77	55	1.22	1.73	56	1.70	1.69	59	3.10	2.58	67
Mortgage-backed securities	17.42	14.04	67	19.97	12.38	82	17.38	14.14	66	19.32	11.75	86	18.62	9.38	88
Asset-backed securities	1.41	0.56	82	1.43	0.35	87	1.43	0.50	83	1.63	0.32	89	1.44	0.30	88
Other debt securities	1.38	0.55	80	2.22	0.46	94	1.57	0.53	84	1.89	0.42	92	1.09	0.53	79
Loans held-for-sale.....	0.11	0.40	45	0	0.46	6	0	0.55	7	0	0.52	7	0	0.39	8
Loans held for investment	66.58	59.15	68	64.13	61.15	58	65.77	58.06	69	66.04	61.72	59	70.16	72.01	36
Real estate loans secured by 1–4 family	0.69	11.67	5	0.50	11.69	5	0.68	11.46	6	0.67	11.91	6	0.84	16.02	4
Revolving	0	1.40	2	0	1.51	2	0	1.42	2	0	1.66	3	0	2.24	2
Closed-end, secured by first liens	0.69	9.94	5	0.50	9.76	6	0.68	9.67	6	0.67	9.81	8	0.84	13.07	4
Closed-end, secured by junior liens	0	0.17	3	0	0.21	2	0	0.17	3	0	0.22	3	0	0.37	1
Commercial real estate loans	23.53	23.42	51	23.91	22.27	52	23.90	22.69	53	24.48	22.22	52	25.21	33.26	25
Construction and land development	0.95	3.49	22	1.25	3.32	25	1.30	3.34	26	1.74	3.40	32	2.12	5	20
Multifamily	5.15	3.52	77	5.19	3.21	77	5.55	3.57	80	5	3.12	75	5.21	4.76	67
Nonfarm nonresidential	17.42	15.11	60	17.46	14.77	61	17.05	14.57	61	17.75	14.72	60	17.88	21.85	31
Real estate loans secured by farmland.....	0	0.33	8	0	0.33	8	0	0.30	8	0	0.33	8	0	0.95	11

Loan Mix and Analysis of Concentrations of Credit

	03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct									
	36.30	61.87	17	38.06	57.91	20	37.37	61.05	18	38.09	57.15	20	37.14	72.74	4
Loan Mix, Percent of Gross Loans and Leases															
Real estate loans	1.03	20.07	5	0.78	19.43	5	1.03	19.86	6	1.01	19.43	6	1.20	22.29	4
Real estate loans secured by 1–4 family.....	0	2.35	2	0	2.45	2	0	2.43	2	0	2.64	3	0	3.13	2
Revolving	1.03	17.49	5	0.78	16.76	5	1.03	17.24	6	1.01	16.59	6	1.20	18.71	4
Closed-end.....	35.27	38.39	41	37.28	35.36	50	36.34	37.86	44	37.07	34.63	50	35.93	46.16	25
Commercial real estate loans	1.43	5.82	18	1.95	5.29	20	1.97	5.65	22	2.63	5.26	30	3.03	6.97	19
Construction and land development.....	0.11	1.29	24	0.13	1.05	21	0.11	1.18	22	0.19	0.93	31	0.41	1.47	21
1–4 family.....	1.32	4.49	19	1.82	4.21	25	1.86	4.40	25	2.44	4.19	31	2.62	5.34	22
Other.....	7.72	5.66	72	8.10	5.08	79	8.43	5.78	78	7.57	4.96	75	7.42	6.42	67
Multifamily.....	26.12	25	51	27.23	23.47	57	25.93	24.56	51	26.88	22.93	57	25.48	30.59	26
Nonfarm nonresidential	2.13	8.44	16	2.16	7.93	14	1.99	8.29	16	2.25	7.68	17	2.50	10.68	8
Owner-occupied.....	24	16.32	76	25.07	15.25	84	23.94	15.94	77	24.63	14.95	86	22.99	19.36	71
Other.....	0	0.59	8	0	0.56	8	0	0.54	8	0	0.54	8	0	1.38	11
Real estate loans secured by farmland.....	0	0.03	34	0	0.03	32	0	0.04	34	0	0.06	31	0.01	0	89
Loans to depository institutions and acceptances of other banks.....	41.45	18.81	97	39.14	23.16	90	40.92	18.86	96	38.90	22.17	89	41.08	16.16	94
Commercial and industrial loans	0.13	6.52	11	0.16	6.02	8	0.13	6.24	9	0.26	6.13	13	0.21	4	17
Loans to individuals.....	0	0.51	48	0	0.50	50	0	0.53	49	0	0.65	50	0.01	0.04	68
Credit card loans	0	0.31	12	0	0.33	10	0	0.34	12	0	0.32	11	0	0.78	17
Agricultural loans.....	22.31	8.03	90	22.87	8.05	89	21.79	8.75	88	22.97	9.09	86	21.77	1.48	97
Loans and Leases, Percent of Tier 1 Capital + ALLL (CECL transition adjusted)															
Real estate loans	246.95	395.39	20	228.25	382.51	18	253.44	391.81	23	225.77	381.27	21	221.71	493.53	5
Real estate loans secured by 1–4 family.....	7	125.02	5	4.68	124.29	3	6.97	126.06	5	6	125.03	5	7.19	151.03	3
Revolving	0	14.84	2	0	16.14	2	0	15.44	2	0	17.42	2	0	21.25	2
Closed-end.....	7	108.83	5	4.68	106.79	4	6.97	108.85	5	6	106.14	5	7.19	127.10	4
Commercial real estate loans	239.95	249.33	49	223.58	237.40	45	246.47	245.88	50	219.77	234.65	46	214.52	311.74	19
Construction and land development.....	9.72	36.95	22	11.70	35.26	24	13.39	35.95	25	15.59	35.62	29	18.08	46.63	18
1–4 family.....	0.73	8.02	25	0.77	6.84	24	0.74	7.42	25	1.13	6.34	29	2.45	9.52	21
Other.....	8.99	28.49	23	10.93	28.01	25	12.65	28.11	28	14.46	28.16	32	15.63	35.90	21
Multifamily.....	52.54	37.99	77	48.57	34.02	75	57.19	38.66	79	44.86	32.74	75	44.31	44.76	61
Nonfarm nonresidential	177.69	160.85	58	163.31	157.71	51	175.89	158.05	56	159.32	155.06	51	152.14	206.64	25
Owner-occupied.....	14.46	53.96	17	12.97	52.99	15	13.51	52.99	16	13.34	52.37	17	14.90	71.54	8
Other.....	163.23	105.37	79	150.34	102.29	71	162.38	102.54	82	145.98	100.54	69	137.23	130.65	54
Real estate loans secured by farmland.....	0	3.46	8	0	3.50	8	0	3.22	8	0	3.44	8	0	8.66	11
Loans to depository institutions and acceptances of other banks.....	0	0.18	34	0	0.18	32	0	0.21	34	0	0.28	31	0.03	0.01	89
Commercial and industrial loans	281.98	113.45	96	234.72	145.22	86	277.54	114.45	95	230.62	139.91	89	245.25	106.70	92
Loans to individuals.....	0.90	36.67	10	0.95	35.91	9	0.91	34.55	10	1.55	37.47	13	1.26	24.83	16
Credit card loans	0.03	2.64	48	0.02	2.59	50	0.03	2.77	50	0.02	3.30	50	0.04	0.24	68
Agricultural loans.....	0	1.66	12	0	1.94	10	0	1.86	12	0	1.88	11	0	4.86	17
Other loans and leases.....	151.73	47.86	91	137.15	47.52	92	147.78	51.06	90	136.16	49.54	92	129.99	10.25	98
Supplemental															
Non-owner occupied CRE loans / Gross loans	34.69	30.57	58	38.05	27.81	77	35.82	30.07	62	38.11	27.32	78	37.43	35.38	61
Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	235.96	198.65	61	228.15	185.94	58	242.92	195.33	66	225.92	183.76	57	223.46	239.13	47
Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	250.42	256.17	48	241.12	243.39	45	256.43	252.85	50	239.26	240.85	46	238.36	315.15	25

Liquidity and Funding

	03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct									
Percent of Total Assets															
Short-term investments	8.56	10.28	49	6.44	11.92	26	9.24	11.47	45	4.23	11.17	19	2.02	5.36	21
Liquid assets	26.24	28.10	45	27.69	27.16	54	26.83	29.03	46	25.06	26.22	55	20.98	16.28	75
Investment securities	21.40	21.67	52	25.22	18.78	72	21.63	21.63	51	24.69	17.85	77	24.57	16.41	85
Net loans and leases	66.09	59.31	68	63.03	60.99	53	65.02	58.67	65	64.98	61.58	53	69.33	72.36	32
Net loans, leases and standby letters of credit	67.34	60.12	70	64.12	61.79	56	65.96	59.49	67	66.24	62.48	58	70.88	72.78	35
Core deposits	67.37	76.85	17	67.53	73.69	20	67.98	75.71	18	65.37	70.67	24	54.37	71.61	5
Noncore funding	22.25	9.46	85	20.51	11.95	81	21.16	10.30	84	21.37	14.13	77	32.71	14.61	94
Time deposits of \$250K or more	4.59	1.46	92	6.69	1.96	95	4.50	1.58	92	7.60	2.11	95	15.59	4.33	97
Foreign deposits	0	0.32	39	0	0.34	39	0	0.34	39	0	0.36	39	0	0	48
Federal funds purchased and repos	0	1.11	12	0	1.22	11	0	1.23	11	4.95	1.47	85	1.02	0.77	68
Secured federal funds purchased	0	0	50	0	0	48	0	0	49	0	0	48	0	0	48
Net federal funds purchased (sold)	0	0.44	29	0	0.60	29	0	0.54	31	4.95	0.54	94	1.02	0.75	68
Commercial paper	0	0.02	45	0	0.01	45	0	0.01	45	0	0.01	44	0	0	49
Other borrowings w/remaining maturity of 1 year or less	2.54	1.03	82	2.91	1.11	85	2.32	1	80	0	1.24	7	2.56	2.75	59
Earning assets that reprice within 1 year	45.55	36.68	72	51.99	38.67	85	46.34	37.37	76	55.79	39.38	89	62.43	33.16	93
Interest-bearing liabilities that reprice within 1 year	10.43	6.16	81	10.92	7.73	79	9.84	6.39	79	11.50	8.20	76	27.42	18.54	80
Long-term debt that reprices within 1 year	0	0.22	32	0	0.28	30	0	0.26	30	0	0.47	27	0	0.15	37
Net assets that reprice within 1 year	35.12	29.01	62	41.06	29.49	75	36.50	29.65	66	44.30	29.11	85	35.02	13.71	87
Other Liquidity and Funding Ratios															
Net noncore funding dependence	15.80	-1.97	90	16.28	-0.51	89	13.89	-2.33	89	19.44	3.20	86	33.18	10.70	97
Net short-term noncore funding dependence	12.61	-6.65	94	15.47	-6.88	97	11.57	-7.71	94	18.58	-4.76	96	32.20	5.88	98
Short-term investment / Short-term noncore funding	43.96	265.83	12	32.50	246.74	8	48.20	273.46	10	20.52	184.19	7	6.36	78.10	3
Liquid assets - short-term noncore funding / Nonliquid assets	9.16	35.38	18	10.90	30.67	19	10.48	36.68	19	5.94	28.18	17	-13.70	6.90	5
Net loans and leases / Total deposits	75.90	73.06	60	74.07	76.22	44	74.89	72.79	57	79.49	79.43	50	83.02	90.96	24
Net loans and leases / Core deposits	98.10	78.05	83	93.33	83.77	75	95.64	78.25	80	99.40	88.34	76	127.51	102.55	87
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital	-2.97	-3.53	49	0.28	0.62	48	-0.13	0.12	35	0.24	1.57	25	0.08	0.36	35
Available-for-sale securities appreciation (depreciation) / Tier 1 capital	-8.85	-8.82	45	3.56	1.31	87	-0.04	-0.25	56	5.44	4.31	70	0.87	1.28	43
Structured notes appreciation (depreciation) / Tier 1 capital		-0.15			0			-0.02			0.02			-0.02	
Percent of Investment Securities															
Held-to-maturity securities	21.82	20.27	52	6.08	12.84	51	19.21	14.28	66	3.73	11.38	50	5.98	7.25	65
Available-for-sale securities	78	77.97	48	93.73	85.49	50	80.60	83.77	34	96.07	87.23	50	93.80	91.33	36
U.S. Treasury securities	0	8.39	9	0.38	5.10	41	0	6.70	10	0.41	4.72	46	0.44	2.07	65
US agency securities (excluding mortgage-backed securities)	0	3.73	11	0	4.35	11	0	4.12	11	0	4.01	10	0.62	8.16	22
Municipal securities	5.37	7.89	54	5.80	9.71	50	5.63	8.22	54	6.90	9.83	53	12.63	15.40	52
Mortgage-backed securities	81.40	65.55	71	79.17	66.67	67	80.33	66.54	69	78.22	66.64	64	75.80	57.07	75
Asset-backed securities	6.60	2.78	79	5.66	1.97	81	6.60	2.50	80	6.61	1.91	84	5.87	1.70	86
Other debt securities	6.44	3.16	80	8.80	3.05	85	7.25	3.08	81	7.67	3.01	83	4.42	3.73	67
Mutual funds and equity securities	0.18	0.30	56	0.18	0.36	55	0.19	0.29	57	0.20	0.35	54	0.22	0.49	57
Debt securities 1 year or less	4.20	8.63	41	7.29	9.29	51	4.04	7.78	45	6.11	10.55	38	5.69	13.55	34
Debt securities 1 to 5 years	0.27	18.50	1	1.88	16.09	12	0.31	18.25	3	1.98	17.03	14	4.01	23.43	13
Debt securities over 5 years	95.34	70.45	95	90.64	72.48	79	95.46	71.11	95	91.71	69.86	84	90.08	58.63	92
Pledged securities	1.84	29.79	7	3.46	33.48	8	2.48	32.26	7	5.27	35.67	12	6.99	43.76	10
Structured notes, fair value	0	0.08	41	0	0.05	42	0	0.11	40	0	0.02	42	0	0.09	39
Percent Change from Prior Like Quarter															
Short-term investments	47.97	-1.29	86	12.76	156.41	14	156.90	27.98	93	135.42	183.32	53	-51.69	32.84	4
Investment securities	-5.61	28.40	8	12.25	31.91	28	3.04	31.36	15	13.18	23.62	38	2.01	4.80	44
Core deposits	10.98	14.47	51	37.14	29.18	79	22.34	16.94	76	35.40	26.88	82	13.35	9.96	70
Noncore funding	20.67	-10.65	88	-37.76	-25.09	38	16.43	-14.79	83	-26.42	-12.18	34	-7.83	4.16	34

Derivatives and Off-Balance-Sheet Transactions

Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019
Loan commitments (reported semiannually, June/Dec)			2,088,131	2,100,161	2,081,478
Commit: Secured commercial real estate loans	135,181	150,264	134,735	190,662	157,535
Commit: Unsecured real estate loans	25,371	16,708	19,386	2,762	31,663
Credit card lines (reported semiannually, June/Dec)	0	0	87,301	22,459	8,995
Securities underwriting	0	0	0	0	0
Standby letters of credit	162,435	127,310	122,286	138,459	151,473
Commercial and similar letters of credit	130,100	161,485	171,319	141,494	75,751
Securities lent	0	0	0	0	0
Credit derivatives - notional amount (holding company as guarantor)	0	0	0	0	0
Credit derivatives - notional amount (holding company as beneficiary)	0	0	0	0	0
Credit derivative contracts w/ purchased credit protection-investment grade	0	0	0	0	0
Credit derivative contracts w/ purchased credit protection-noninvest grade	0	0	0	0	0
Derivative Contracts					
Interest rate futures and forward contracts	0	0	0	0	0
Written options contracts (interest rate)	3,472	5,942	5,192	10,647	110,361
Purchased options contracts (interest rate)	3,505	16,255	5,505	22,645	117,067
Interest rate swaps	6,619,354	5,996,681	6,635,015	6,551,795	4,941,267
Futures and forward foreign exchange	705,246	556,596	481,124	348,792	223,811
Written options contracts (foreign exchange)	140,170	50,354	35,950	17,002	77,156
Purchased options contracts (foreign exchange)	138,006	49,286	34,134	17,108	77,094
Foreign exchange rate swaps	0	0	0	0	0
Commodity and other futures and forward contracts	0	0	0	0	0
Written options contracts (commodity and other)	26,462	29,546	28,541	34,590	53,090
Purchased options contracts (commodity and other)	27,551	30,632	29,632	35,681	54,816
Commodity and other swaps	0	0	0	0	0

Percent of Total Assets	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct									
Loan commitments (reported semiannually, June/Dec)							16.12	22.78	31	19.07	22.01	48	21.29	16.97	74
Standby letters of credit	1.25	0.64	84	1.09	0.67	81	0.94	0.65	77	1.26	0.71	84	1.55	0.36	98
Commercial and similar letters of credit	1	0.02	98	1.38	0.02	99	1.32	0.02	99	1.29	0.02	99	0.77	0.01	99
Securities lent	0	0.08	42	0	0.11	41	0	0.10	41	0	0.18	40	0	0	49
Credit derivatives - notional amount (holding company as guarantor)	0	0.26	27	0	0.28	26	0	0.24	27	0	0.35	26	0	0	47
Credit derivatives - notional amount (holding company as beneficiary)	0	0.18	29	0	0.18	29	0	0.18	29	0	0.30	27	0	0	48
Credit derivative contracts w/ purchased credit protection-investment grade	0	0.19	34	0	0.17	34	0	0.18	34	0	0.25	34	0	0.01	46
Credit derivative contracts w/ purchased credit protection-noninvest grade	0	0.17	34	0	0.16	34	0	0.13	34	0	0.30	33	0	0	47
Derivative contracts	59.04	45.51	82	57.73	42.67	80	56.02	46.30	82	63.93	48.62	79	57.84	2.95	98
Interest rate contracts	51.05	33.09	85	51.59	30.32	82	51.31	32.46	83	59.81	34.36	82	52.87	2.87	98
Interest rate futures and forward contracts	0	4.02	14	0	4.59	13	0	3.25	12	0	6.21	12	0	0.08	39
Written options contracts (interest rate)	0.03	1.59	27	0.05	2	22	0.04	1.41	22	0.10	2.18	23	1.13	0.13	91
Purchased options contracts (interest rate)	0.03	1.35	48	0.14	1.45	55	0.04	1.31	48	0.21	1.46	55	1.20	0.02	95
Interest rate swaps	51	19.54	88	51.40	20.33	88	51.23	20.49	88	59.51	20.83	89	50.54	2.19	99
Foreign exchange contracts	7.58	6.48	86	5.62	6.19	85	4.26	6.30	85	3.48	6.01	82	3.87	0	97
Futures and forward foreign exchange contracts	5.43	3.96	88	4.77	3.83	88	3.71	3.78	87	3.17	3.47	86	2.29	0	97
Written options contracts (foreign exchange)	1.08	0.05	94	0.43	0.03	92	0.28	0.04	91	0.15	0.03	86	0.79	0	97
Purchased options contracts (foreign exchange)	1.06	0.05	94	0.42	0.04	92	0.26	0.04	91	0.16	0.04	86	0.79	0	97
Foreign exchange rate swaps	0	0.74	39	0	0.71	39	0	0.76	38	0	0.77	39	0	0	49
Equity, commodity, and other derivative contracts	0.42	1.07	79	0.52	0.80	80	0.45	0.92	80	0.64	1.86	78	1.10	0	98
Commodity and other futures and forward contracts	0	0.08	43	0	0.06	43	0	0.07	43	0	0.14	42	0	0	49
Written options contracts (commodity and other)	0.20	0.36	85	0.25	0.27	85	0.22	0.32	85	0.31	0.52	84	0.54	0	99
Purchased options contracts (commodity and other)	0.21	0.26	85	0.26	0.18	85	0.23	0.21	86	0.32	0.37	85	0.56	0	99
Commodity and other swaps	0	0.32	38	0	0.27	37	0	0.31	38	0	0.32	36	0	0	49
Percent of Average Loans and Leases															
Loan commitments (reported semiannually, June/Dec)							27.09	44.98	24	30.37	42.82	44	31.56	24.81	76

Derivative Instruments

Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019
Notional Amount					
Derivative contracts	7,663,766	6,735,292	7,255,093	7,038,260	5,654,662
Interest rate contracts	6,626,331	6,018,878	6,645,712	6,585,087	5,168,695
Foreign exchange contracts.....	983,422	656,236	551,208	382,902	378,061
Equity, commodity, and other contracts	54,013	60,178	58,173	70,271	107,906
Derivatives Position					
Futures and forwards	705,246	556,596	481,124	348,792	223,811
Written options	170,104	85,842	69,683	62,239	240,607
Exchange-traded.....	0	0	0	0	0
Over-the-counter.....	170,104	85,842	69,683	62,239	240,607
Purchased options	169,062	96,173	69,271	75,434	248,977
Exchange-traded.....	0	0	0	0	0
Over-the-counter.....	169,062	96,173	69,271	75,434	248,977
Swaps	6,619,354	5,996,681	6,635,015	6,551,795	4,941,267
Held for trading.....	6,238,231	5,802,727	5,993,928	5,439,961	4,286,084
Interest rate contracts	5,693,853	5,458,043	5,747,564	5,252,021	3,973,770
Foreign exchange contracts.....	544,378	344,684	246,364	187,940	312,314
Equity, commodity, and other contracts	0	0	0	0	0
Non-traded.....	1,425,535	932,565	1,261,165	1,598,299	1,368,578
Interest rate contracts	932,478	560,835	898,148	1,333,066	1,194,925
Foreign exchange contracts.....	439,044	311,552	304,844	194,962	65,747
Equity, commodity, and other contracts	54,013	60,178	58,173	70,271	107,906
Derivative contracts (excluding futures and FX 14 days or less)	7,506,143	6,633,479	7,180,758	6,946,787	5,371,982
One year or less	1,575,073	1,188,725	1,265,438	1,546,966	1,178,476
Over 1 year to 5 years	3,301,090	2,700,456	3,101,908	2,624,666	2,480,057
Over 5 years	2,629,980	2,744,298	2,813,412	2,775,155	1,713,449
Gross negative fair value (absolute value)	121,181	111,297	93,900	171,733	58,469
Gross positive fair value.....	124,183	144,136	93,799	171,815	64,868
Held for trading.....	93,386	103,992	79,414	157,317	53,310
Non-traded.....	30,797	40,144	14,385	14,498	11,558
Current credit exposure on risk-based capital derivative contracts	92,236	129,562	80,857	167,554	64,868
Credit losses on derivative contracts	0	0	0	0	0
Past Due Derivative Instruments Fair Value					
30-89 days past due.....	0	0	0	0	0
90+ days past due	0	0	0	0	0

Derivatives Analysis

	03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct									
Percent of Notional Amount															
Interest rate contracts	86.46	93.91	21	89.36	94.52	22	91.60	94.17	26	93.56	94.10	28	91.41	99.57	7
Foreign exchange contracts	12.83	3.18	85	9.74	3.16	84	7.60	3.47	81	5.44	3.49	78	6.69	0.14	94
Equity, commodity, and other contracts	0.70	1.19	76	0.89	1.04	77	0.80	1.14	76	1	1.17	75	1.91	0.07	94
Futures and forwards	9.20	10.22	62	8.26	12.82	54	6.63	11.16	56	4.96	14.05	42	3.96	14.06	54
Written options	2.22	6.03	43	1.27	8.11	29	0.96	6.28	25	0.88	8.18	21	4.26	11.73	49
Exchange-traded	0	0.13	42	0	0.10	42	0	0.12	42	0	0.14	40	0	0	48
Over-the-counter	2.22	5.74	46	1.27	7.80	30	0.96	5.96	25	0.88	7.73	21	4.26	10.84	49
Purchased options	2.21	3.59	58	1.43	3.58	56	0.95	3.27	52	1.07	3.42	52	4.40	2.45	78
Exchange-traded	0	0.13	42	0	0.11	42	0	0.12	41	0	0.15	40	0	0	49
Over-the-counter	2.21	3.11	61	1.43	3.15	59	0.95	2.87	53	1.07	2.86	57	4.40	2.28	80
Swaps	86.37	74.58	55	89.03	69.64	63	91.45	74.26	64	93.09	68.76	75	87.38	64.61	56
Held for trading	81.40	38.74	71	86.15	42.14	72	82.62	40.42	71	77.29	43.53	66	75.80	15.01	81
Interest rate contracts	74.30	32.48	75	81.04	36.29	78	79.22	34.15	78	74.62	36.62	75	70.27	16.17	83
Foreign exchange contracts	7.10	1.60	87	5.12	1.47	87	3.40	1.68	81	2.67	1.60	78	5.52	0.11	94
Equity, commodity, and other contracts	0	0.58	40	0	0.51	40	0	0.60	39	0	0.68	38	0	0	48
Non-traded	18.60	61.26	28	13.85	57.86	27	17.38	59.58	28	22.71	56.47	33	24.20	84.99	18
Interest rate contracts	12.17	57.41	26	8.33	54.11	21	12.38	56.71	25	18.94	53.82	32	21.13	84.69	18
Foreign exchange contracts	5.73	0.37	93	4.63	0.45	93	4.20	0.40	92	2.77	0.46	89	1.16	0.01	96
Equity, commodity, and other contracts	0.70	0.11	88	0.89	0.12	90	0.80	0.09	89	1	0.10	90	1.91	0.01	98
Derivative contracts (excluding futures and forex 14 days or less)	97.94	92.63	46	98.49	90.92	63	98.98	92.53	62	98.70	91.48	63	95	80.07	54
One year or less	20.55	27.97	53	17.65	26.80	50	17.44	27.56	49	21.98	32.05	50	20.84	15.20	69
Over 1 year to 5 years	43.07	26.35	74	40.09	28.69	66	42.75	27.01	71	37.29	27.06	64	43.86	22.92	76
Over 5 years	34.32	29.53	56	40.75	30.03	64	38.78	29.89	62	39.43	29.56	62	30.30	34.12	45
Gross negative fair value (absolute value)	1.58	1.21	70	1.65	1.21	68	1.29	0.98	67	2.44	1.55	73	1.03	1.30	45
Gross positive fair value	1.62	1.52	61	2.14	1.70	71	1.29	1.34	50	2.44	2.23	59	1.15	1.14	52
Percent of Tier 1 Capital															
Gross negative fair value, absolute value (X)	0.10	0.06	81	0.10	0.05	87	0.08	0.04	84	0.15	0.07	87	0.05	0	95
Gross positive fair value (X)	0.10	0.06	81	0.13	0.07	86	0.08	0.05	81	0.15	0.09	83	0.06	0	96
Held for trading (X)	0.08	0.04	82	0.09	0.05	83	0.07	0.04	82	0.14	0.07	85	0.05	0	97
Non-traded (X)	0.03	0.01	80	0.04	0.01	80	0.01	0.01	69	0.01	0.02	61	0.01	0	89
Current credit exposure (X)	0.08	0.04	82	0.12	0.05	85	0.07	0.04	84	0.15	0.06	85	0.06	0.01	93
Credit losses on derivative contracts	0	0	47	0	0	47	0	0	46	0	0	43	0	0	50
Past Due Derivative Instruments Fair Value															
30-89 days past due	0	0	47	0	0	46	0	0	47	0	0	46	0	0	50
90+ days past due	0	0	47	0	0	47	0	0	47	0	0	47	0	0	50
Other Ratios															
Current credit exposure / Risk-weighted assets	0.97	0.47	82	1.62	0.61	87	0.88	0.46	83	2.12	0.85	87	0.86	0.10	95

Allowance and Net Loan and Lease Losses

Dollar Amount in Thousands	03/31/2022		03/31/2021		12/31/2021		12/31/2020		12/31/2019						
Change: Allowance for Loan and Lease Losses excluding ATTR															
Beginning balance		96,610		116,426		116,426		81,421		71,216					
Gross losses		0		7,202		17,366		6,682		1,705					
Write-downs, transfers to loans held-for-sale		0		0		0		0		0					
Recoveries		229		1,018		2,640		4,215		2,437					
Net losses		-229		6,184		14,726		2,467		-732					
Provision for loan and lease losses		-5,377		17,422		-5,090		37,472		9,473					
Adjustments		-13,400		0		0		0		0					
Ending balance		78,062		127,664		96,610		116,426		81,421					
Memo: Allocated transfer risk reserve (ATTR)		0		0		0		0		0					
Analysis Ratios															
Provision for loan and lease losses / Average assets	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct
-0.17	0.04	6	0.63	-0.11	98	-0.04	-0.09	58	0.36	0.51	31	0.10	0.12	51	
-0.25	0.06	10	0.95	-0.20	98	-0.07	-0.16	61	0.54	0.82	29	0.14	0.16	49	
2,348.03	49.50	94	281.73	-168.35	88	-34.56	-105.48	56	1,518.93	487.86	91	-1,294.13	142.73	2	
Allowance for loan and lease losses / Total loans and leases not held for sale	0.90	1.20	22	1.71	1.49	71	1.13	1.23	43	1.60	1.58	59	1.19	0.94	79
Allowance for loan and lease losses / Total loans and leases	0.90	1.17	22	1.71	1.47	73	1.13	1.20	44	1.60	1.55	61	1.19	0.93	79
Allowance for loan and lease losses / Net loans and leases losses (X)	38.27			5.16	18.09	17	6.56	21.39	26	47.19	11.58	92			17.18
Allowance for loan and lease losses / Nonaccrual assets	301.82	355.27	51	371.62	291.29	72	369.30	364.13	66	667.43	299.17	90	3,116	315.75	96
ALLL / 90+ days past due + nonaccrual loans and leases	295.03	284.19	60	370.55	246.27	77	365.35	287.08	73	463.31	244.34	86	3,116	283.41	97
Gross loan and lease losses / Average loans and leases	0	0.17	2	0.39	0.24	77	0.23	0.19	62	0.10	0.34	17	0.03	0.16	13
Recoveries / Average loans and leases	0.01	0.07	15	0.06	0.08	48	0.03	0.08	26	0.06	0.07	52	0.04	0.05	57
Net losses / Average loans and leases	-0.01	0.09	13	0.34	0.16	83	0.19	0.11	74	0.04	0.27	12	-0.01	0.11	7
Write-downs, transfers to loans held-for-sale / Average loans and leases	0	0	46	0	0	44	0	0	43	0	0	44	0	0	49
Recoveries / Prior year-end losses	1.32	10.98	6	15.23	7.39	88	39.51	34.67	67	247.21	33.98	99	97.48	41.80	88
Earnings coverage of net loan and lease losses (X)	-139.95	38.54	8	4.85	25.70	19	8.24	39.72	24	42.74	22.91	83	-186.20	22.46	6
Net Loan and Lease Losses By Type															
Real estate loans	0	-0.01	67	1.01	0.03	99	0.21	0.02	94	0.09	0.04	77	0	0.02	30
Real estate loans secured by 1–4 family	0	-0.02	71	0	-0.01	58	0	-0.02	70	0	0.01	46	-0.02	0.02	16
Revolving		-0.08			-0.03			-0.07			0.01				0.02
Closed-end	0	-0.02	70	0	-0.01	63	0	-0.01	67	0	0	48	-0.02	0.02	14
Commercial real estate loans	0	0	63	1.03	0.05	99	0.21	0.04	92	0.09	0.07	69	0	0.02	38
Construction and land development	0	-0.02	72	11.92	0	99	2.59	0	98	0	0	59	0	-0.02	62
1–4 family	0	0	58	11.92	0	99	2.59	0	99	0	0	59	0	0	54
Other	0	-0.01	71	0	0	57	0	0	64	0	0	57	0	-0.02	62
Multifamily	0	0	57	0	0	54	0.10	0.01	91	0	0	58	0	0	56
Nonfarm nonresidential	0	0.01	60	0.56	0.07	93	0.07	0.05	72	0.13	0.11	69	0	0.03	29
Owner-occupied	0	0	64	0	0.01	50	0	0.01	44	0	0.02	26	0	0.01	44
Other	0	0	54	0.56	0.06	93	0.07	0.04	77	0.13	0.08	76	0	0.01	22
Real estate loans secured by farmland		0			0			0			0.02			0.01	
Commercial and industrial loans	-0.03	0.11	23	-0.14	0.20	5	0.23	0.17	69	0	0.47	7	-0.01	0.27	10
Loans to individuals		0.70			1.06			0.71			1.13			0.74	
Credit card loans	0	1.88	10	0	2.41	9	0	1.84	6	0	2.92	9	0	1.89	14
Agricultural loans		0			0.02			0.02			0.19			0.02	
Loans to foreign governments and institutions		0			0			0			0				
Other loans and leases	0	0.16	32	0	0.09	37	0	0.10	32	0	0.15	11	-0.03	0.14	7

Past Due and Nonaccrual Assets

Dollar Amount in Thousands	03/31/2022		03/31/2021		12/31/2021		12/31/2020		12/31/2019						
30+ Days Past Due and Nonaccrual Assets															
30–89 days past due loans and leases	326		30		387		30,016		20,216						
90+ days past due loans and leases	595		100		283		7,685		0						
Nonaccrual loans and leases	25,864		34,353		26,160		17,444		2,613						
Total past due and nonaccrual loans and leases	26,785		34,483		26,830		55,145		22,829						
Restructured 30–89 days past due	0		0		0		0		0						
Restructured 90+ days past due	0		0		0		0		0						
Restructured nonaccrual	4,111		17,132		4,217		17,444		0						
Total restructured loans and leases	4,111		17,132		4,217		17,444		0						
30–89 days past due loans held for sale	0		0		0		0		0						
90+ days past due loans held for sale	0		0		0		0		0						
Nonaccrual loans held for sale	0		0		0		0		0						
Total past due and nonaccrual loans held for sale	0		0		0		0		0						
Restructured loans and leases in compliance	14,545		0		0		39,361		17,597						
Other real estate owned	0		0		0		0		0						
Other Assets															
30–89 days past due	0		0		0		0		0						
90+ days past due	0		0		0		0		0						
Nonaccrual	0		0		0		0		0						
Total other assets past due and nonaccrual	0		0		0		0		0						
Percent of Loans and Leases	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct
30–89 days past due loans and leases	0	0.32	1	0	0.33	0	0	0.32	0	0.41	0.39	65	0.29	0.31	56
90+ days past due loans and leases	0.01	0.10	37	0	0.11	23	0	0.10	26	0.11	0.12	69	0	0.03	15
Nonaccrual loans and leases	0.30	0.44	35	0.46	0.65	38	0.31	0.46	32	0.24	0.66	12	0.04	0.48	7
90+ days past due and nonaccrual loans and leases	0.31	0.59	27	0.46	0.82	31	0.31	0.62	25	0.35	0.85	13	0.04	0.54	5
30–89 days past due restructured	0	0.01	17	0	0.01	20	0	0.01	21	0	0.01	16	0	0	29
90+ days past due restructured	0	0	31	0	0	30	0	0	30	0	0.01	29	0	0	45
Nonaccrual restructured	0.05	0.10	41	0.23	0.13	79	0.05	0.10	40	0.24	0.13	82	0	0.07	8
30–89 days past due loans held for sale	0	0	39	0	0	41	0	0	40	0	0	38	0	0	47
90+ days past due loans held for sale	0	0	42	0	0	42	0	0	41	0	0	41	0	0	48
Nonaccrual loans held for sale	0	0	40	0	0	39	0	0	40	0	0.01	38	0	0	48
Percent of Loans and Leases and Other Assets															
30+ Days Past Due and Nonaccrual															
30–89 days past due assets	0	0.32	1	0	0.33	0	0	0.32	0	0.41	0.40	64	0.29	0.31	56
90+ days past due assets	0.01	0.10	36	0	0.11	22	0	0.10	24	0.11	0.12	69	0	0.03	15
Nonaccrual assets	0.30	0.45	34	0.46	0.66	38	0.31	0.47	31	0.24	0.67	12	0.04	0.48	7
30+ days past due and nonaccrual assets	0.31	0.94	9	0.46	1.18	12	0.31	0.97	10	0.76	1.29	31	0.33	0.87	14
Percent of Total Assets															
90+ days past due and nonaccrual assets	0.20	0.35	28	0.30	0.50	31	0.20	0.36	28	0.23	0.52	20	0.03	0.39	4
90+ days past due and nonaccrual assets + other real estate owned	0.20	0.36	25	0.30	0.53	29	0.20	0.37	25	0.23	0.55	17	0.03	0.45	4
Restructured and Nonaccrual Loans and Leases															
+ OREO as Percent of:															
Total assets	0.31	0.41	43	0.29	0.58	23	0.20	0.41	21	0.52	0.60	44	0.21	0.56	14
Allowance for loan and lease losses	51.77	62.77	51	26.91	69.27	13	27.08	62.64	20	48.79	66.66	36	24.82	92.08	10
Equity capital + allowance for loan and lease losses	3.38	3.67	50	2.69	5.03	25	2.08	3.60	30	4.47	4.97	50	1.74	4.77	14
Tier 1 capital + allowance for loan and lease losses	3.18	4.23	42	2.75	5.96	17	2.08	4.30	22	4.63	6.05	36	1.76	5.30	12
Loans and leases + other real estate owned	0.47	0.69	36	0.46	0.97	24	0.31	0.71	15	0.78	0.97	40	0.29	0.78	13

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Past Due and Nonaccrual Loans and Leases

	03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019			
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	
30+ Days Past Due and Nonaccrual Loans and Leases as a Percent of Loan Type																
Real estate	30–89 days past due.....	0	0.26	2	0	0.31	2	0	0.26	2	1.08	0.39	91	0.79	0.28	93
	90+ days past due	0	0.13	18	0	0.13	15	0	0.12	15	0.28	0.16	81	0	0.03	24
	Nonaccrual.....	0.82	0.51	80	1.21	0.76	82	0.82	0.52	80	0.63	0.76	48	0	0.45	1
Commercial and industrial	30–89 days past due.....	0	0.26	2	0	0.22	3	0	0.24	3	0	0.23	3	0	0.22	5
	90+ days past due	0	0.03	18	0	0.02	15	0	0.04	18	0	0.03	16	0	0.02	30
	Nonaccrual.....	0	0.53	3	0	0.69	1	0	0.57	2	0	0.75	3	0.09	0.74	15
Individuals	30–89 days past due.....	0	0.67	4	0	0.53	5	0	0.63	6	0	0.83	4	0	0.60	5
	90+ days past due	0	0.08	21	0	0.11	20	0	0.09	17	0	0.14	19	0	0.02	31
	Nonaccrual.....	0	0.16	11	0	0.22	10	0	0.17	11	0	0.28	9	0	0.12	16
Depository institution loans	30–89 days past due.....		0			0.01			0.01			0		0	0	50
	90+ days past due		0			0			0			0		0	0	50
	Nonaccrual.....		0.01			0			0			0		0	0	50
Agricultural	30–89 days past due.....		0.16			0.17			0.07			0.17			0.10	
	90+ days past due		0			0			0			0			0	
	Nonaccrual.....		0.71			0.44			0.70			0.49			0.80	
Foreign governments	30–89 days past due.....		0			0.03			0.50			0				
	90+ days past due		0			0			0			0				
	Nonaccrual.....		0.23			0.04			0.15			0.09				
Other loans and leases	30–89 days past due.....	0.02	0.13	42	0	0.13	36	0.02	0.12	52	0	0.18	31	0.01	0.28	51
	90+ days past due	0.03	0.01	87	0.01	0.01	77	0.02	0.01	84	0	0.01	75	0	0	40
	Nonaccrual.....	0	0.08	22	0	0.15	19	0	0.09	21	0	0.15	19	0	0.04	37

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Past Due and Nonaccrual Loans and Leases—Continued

		03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019		
		BHC	Peer # 1	Pct	BHC	Peer # 2	Pct									
Memoranda																
1–4 family	30–89 days past due	0	0.44	1	0	0.47	1	0	0.46	1	0	0.65	1	0	0.53	3
	90+ days past due	0	0.25	21	0	0.28	18	0	0.24	18	0	0.33	16	0	0.05	28
	Nonaccrual	0	0.68	1	0	0.88	1	0	0.71	1	0	0.89	0	0	0.55	2
Revolving	30–89 days past due		0.27			0.31			0.28			0.48			0.36	
	90+ days past due		0.03			0.03			0.02			0.03			0.01	
	Nonaccrual		1.02			1.31			1.18			1.13			0.34	
Closed-end	30–89 days past due	0	0.46	1	0	0.48	1	0	0.49	1	0	0.65	1	0	0.56	3
	90+ days past due	0	0.28	21	0	0.31	20	0	0.26	18	0	0.38	17	0	0.05	29
	Nonaccrual	0	0.66	1	0	0.85	1	0	0.67	1	0	0.87	0	0	0.57	3
Junior lien	30–89 days past due	0	0.01	12	0	0.01	9	0	0.01	11	0	0.02	10	0	0.02	13
	90+ days past due	0	0	36	0	0	35	0	0	36	0	0	32	0	0	41
	Nonaccrual	0	0.03	9	0	0.05	6	0	0.03	8	0	0.04	6	0	0.03	11
Commercial real estate	30–89 days past due	0	0.16	3	0	0.22	3	0	0.15	3	1.11	0.26	96	0.81	0.15	96
	90+ days past due	0	0.01	30	0	0.02	24	0	0.01	28	0.28	0.02	96	0	0.02	34
	Nonaccrual	0.85	0.37	86	1.23	0.62	86	0.85	0.38	84	0.65	0.62	55	0	0.34	4
Construction and development	30–89 days past due	0	0.19	17	0	0.22	15	0	0.17	17	0	0.28	11	9.63	0.20	99
	90+ days past due	0	0	38	0	0.01	35	0	0.01	38	0	0.01	35	0	0.01	43
	Nonaccrual	6.45	0.17	98	5.68	0.50	94	4.77	0.20	98	0	0.41	11	0	0.18	21
1–4 family	30–89 days past due	0	0.03	29	0	0.03	30	0	0.02	30	0	0.03	28	0	0.05	33
	90+ days past due	0	0	47	0	0	44	0	0	44	0	0	42	0	0	47
	Nonaccrual	6.45	0.02	99	0	0.02	29	4.77	0.01	99	0	0.03	27	0	0.01	40
Other	30–89 days past due	0	0.14	20	0	0.16	17	0	0.13	21	0	0.22	13	9.63	0.12	99
	90+ days past due	0	0	39	0	0	38	0	0	41	0	0	40	0	0	44
	Nonaccrual	0	0.14	17	5.68	0.43	95	0	0.16	18	0	0.35	12	0	0.14	24
Multifamily	30–89 days past due	0	0.06	29	0	0.08	27	0	0.07	27	0	0.09	22	0	0.03	38
	90+ days past due	0	0	46	0	0	45	0	0	46	0	0	45	0	0	46
	Nonaccrual	0.79	0.12	90	0	0.13	19	0.74	0.17	85	0	0.11	20	0	0.03	37
Nonfarm non-residential	30–89 days past due	0	0.13	6	0	0.20	5	0	0.13	6	1.54	0.23	96	0	0.13	8
	90+ days past due	0	0.01	34	0	0.02	27	0	0.01	31	0.39	0.02	96	0	0.02	37
	Nonaccrual	0.56	0.45	68	1.28	0.78	77	0.58	0.45	67	0.89	0.80	60	0	0.36	5
Owner Occupied	30–89 days past due	0	0.04	10	0	0.06	10	0	0.04	10	0	0.07	8	0	0.06	12
	90+ days past due	0	0	38	0	0	33	0	0	37	0	0	33	0	0.01	40
	Nonaccrual	0	0.17	5	0	0.32	3	0	0.17	5	0	0.27	5	0	0.19	7
Other	30–89 days past due	0	0.08	12	0	0.12	8	0	0.08	14	1.54	0.14	96	0	0.05	18
	90+ days past due	0	0.01	39	0	0.01	34	0	0	37	0.39	0.01	96	0	0.01	41
	Nonaccrual	0.56	0.24	84	1.28	0.40	90	0.58	0.23	84	0.89	0.44	79	0	0.14	14
Farmland	30–89 days past due		0.17			0.13			0.10			0.11			0.21	
	90+ days past due		0			0.01			0			0			0.01	
	Nonaccrual		0.67			1.14			0.69			1.13			1.06	
Credit card	30–89 days past due	0	0.87	6	0	0.75	6	0	0.81	6	0	0.95	7	0	0.87	18
	90+ days past due	0	0.45	16	0	0.56	14	0	0.45	14	0	0.63	13	0	0.18	30
	Nonaccrual	0	0.12	35	0	0.10	37	0	0.10	36	0	0.05	37	0	0	46

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Regulatory Capital Components and Ratios

Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019										
Common Equity Tier 1 Capital															
Common stock plus related surplus	99,652	99,652	99,652	99,652	99,652										
Retained earnings	1,094,834	1,020,270	1,059,555	1,010,482	967,895										
Accumulated other comprehensive income (AOCI)	-78,363	28,443	-736	43,258	10,323										
Common equity tier 1 minority interest	0	0	0	0	0										
Common equity tier 1 capital before adjustments/deductions	1,116,123	1,148,365	1,158,471	1,153,392	1,077,870										
Common Equity Tier 1 Capital: Adjustments/Deductions															
Less: Goodwill, intangible assets, and deferred tax assets	0	0	0	0	0										
Accumulated other comprehensive income-related adjustments	-78,363	28,443	-736	43,258	10,323										
Other deductions from common equity tier 1 capital	0	0	0	0	0										
Subtotal:	1,194,486	1,119,922	1,159,207	1,110,134	1,067,547										
Adjustments and deductions for common equity tier 1 capital	0	0	0	0	0										
Common equity tier 1 capital	1,194,486	1,119,922	1,159,207	1,110,134	1,067,547										
Additional Tier 1 Capital															
Additional tier 1 capital instruments and related surplus	0	0	0	0	0										
Non-qualifying capital instruments	0	0	0	0	0										
Tier 1 minority interest not included in common equity tier 1 capital	0	0	0	0	0										
Additional tier 1 capital before deductions	0	0	0	0	0										
Less: Additional tier 1 capital deductions	0	0	0	0	0										
Additional tier 1 capital	0	0	0	0	0										
Tier 1 Capital	1,194,486	1,119,922	1,159,207	1,110,134	1,067,547										
Tier 2 Capital															
Tier 2 capital instruments and related surplus	0	0	0	0	0										
Non-qualifying capital instruments	0	0	0	0	0										
Total capital minority interest not included in tier 1 capital	0	0	0	0	0										
Allowance for loan and lease losses in tier 2 capital	79,960	100,502	96,896	98,829	81,642										
Exited advanced approach eligible credit reserves															
Unrealized gains on AFS preferred stock classified as equity															
Tier 2 capital before deductions	79,960	100,502	96,896	98,829	81,642										
Exited advanced approach tier 2 capital before deductions															
Less: Tier 2 capital deductions	0	0	0	0	0										
Tier 2 capital	79,960	100,502	96,896	98,829	81,642										
Exited advanced approach tier 2 capital															
Total capital	1,274,446	1,220,424	1,256,103	1,208,963	1,149,189										
Exited advanced approach total capital															
Total Assets for Capital Ratios															
Average total consolidated assets, adjusted	12,784,331	11,122,070	12,306,053	10,766,875	9,772,812										
Less: Deductions from common equity tier 1 capital	0	0	0	0	0										
Less: Other deductions	0	5,544	0	6,016	979										
Total assets for leverage ratio	12,784,331	11,116,526	12,306,053	10,760,859	9,771,833										
Total risk-weighted assets	9,464,574	8,012,704	9,223,755	7,888,427	7,568,046										
Exited advanced approach total RWA															
Capital Ratios	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct
Common equity tier 1 capital, column A	12.62	12.18	62	13.98	12.54	73	12.57	12.37	60	14.07	12.35	81	14.11	12.50	75
Common equity tier 1 capital, column B	0	0.26	46	0	0.28	46	0	0.29	46	0	0.30	46	0	0	50
Tier 1 capital, column A	12.62	12.88	51	13.98	13.31	65	12.57	13.11	45	14.07	13.08	76	14.11	13.19	70
Tier 1 capital, column B	0	0.31	46	0	0.32	46	0	0.34	46	0	0.34	46	0	0	50
Total capital, column A	13.47	14.72	28	15.23	15.37	54	13.62	14.91	29	15.33	15.23	59	15.18	14.63	70
Total capital, column B	0	0.34	46	0	0.36	46	0	0.37	46	0	0.39	46	0	0	50
Tier 1 leverage	9.34	9.06	59	10.07	9.15	78	9.42	8.98	67	10.32	9.13	83	10.92	10.39	70
Supplementary leverage ratio, advanced approaches HCs		6.62			7.94			6.71			8.72				

Insurance and Broker-Dealer Activities

Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
Insurance Activities							
Total insurance underwriting assets	0	0	0	0	0	0	
Total property and casualty assets	0	0	0	0	0	0	
Reinsurance recoverables (P/C)							
Total life and health assets	0	0	0	0	0	0	
Reinsurance recoverables (L/H)							
Separate account assets (L/H)	0	0	0	0	0	0	
Total insurance underwriting equity	0	0	0	0	0	0	
Total property and casualty equity	0	0	0	0	0	0	
Total life and health equity	0	0	0	0	0	0	
Total insurance underwriting net income	0	0	0	0	0	0	
Total property and casualty	0	0	0	0	0	0	
Total life and health	0	0	0	0	0	0	
Claims and claims adjusted expense reserves (P/C)	0	0	0	0	0	0	
Unearned premiums (P/C)	0	0	0	0	0	0	
Policyholder benefit and contractholder funds (L/H)	0	0	0	0	0	0	
Separate account liabilities (L/H)	0	0	0	0	0	0	
Insurance activities revenue	109	107	157	124	1	1.87	5350.00
Other insurance activities income	109	107	157	124	1	1.87	5350.00
Insurance and reinsurance underwriting income	0	0	0	0	0	0	
Premiums	0	0	0	0	0	0	
Credit related insurance underwriting	0	0	0	0	0	0	
Other insurance underwriting	0	0	0	0	0	0	
Insurance benefits, losses, expenses	0	0	0	0	0	0	
Net assets of insurance underwriting subsidiaries	0	0	0	0	0	0	
Life insurance assets	241,748	195,669	240,316	194,533	193,472	23.55	30.30

	03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct									
Analysis Ratios															
Insurance underwriting assets / Consolidated assets	0	0	40	0	0	40	0	0	40	0	0	39	0	0	48
Insurance underwriting assets (P/C) / Total insurance underwriting assets	50.48			54.39			53.11			53.67			60		
Insurance underwriting assets (L/H) / Total insurance underwriting assets	49.52			45.61			46.89			46.33			40		
Separate account assets (L/H) / Total life assets	11.64			12.21			13.40			11.24			0		
Insurance activities revenue / Adjusted operating income	0.12	0.38	62	0.13	0.38	60	0.05	0.36	44	0.04	0.41	44	0	0.37	45
Premium income / Insurance activities revenue	0	3.33	42	0	2.23	43	0	2.76	42	0	2.84	40	0	0.03	47
Credit related premium income / Total premium income	37.50			33.33			32.99			38.23			100		
Other premium income / Total premium income	62.50			66.67			67.01			61.77			0		
Insurance underwriting net income / Consolidated net income	0	0.02	45	0	0.02	45	0	0.02	44	0	0.03	44	0	0	48
Insurance net income (P/C) / Equity (P/C)	25.60			22.15			23.22			15.59			37.86		
Insurance net income (L/H) / Equity (L/H)	150.40			3.56			4.49			3.62					
Insurance benefits, losses, expenses / Insurance premiums	2,703.20			1,367.96			927.51			447.82			132.57		
Reinsurance recovery (P/C) / Total assets (P/C)		0.07			0.07			0.07			0.07			0	
Reinsurance recovery (L/H) / Total assets (L/H)		0			0			0			0			0	
Net assets of insurance underwriting subsidiaries / Consolidated assets	0	0	44	0	0	44	0	0	44	0	0	44	0	0	49
Life insurance assets / Tier 1 capital + allowance for loan and lease losses	19	12.22	77	15.68	11	67	19.14	12	80	15.86	11.03	67	16.84	11.53	70
Broker-Dealer Activities															
Net assets of broker-dealer subsidiaries (\$000)		0			0			0			0		0		0
Net assets of broker-dealer subsidiaries / Consolidated assets		0	0.46	37	0	0.50	37	0	0.46	37	0	0.75	37	0	0.49

Foreign Activities

Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019
Foreign Activities					
Total foreign loans and leases	120,933	114,197	126,710	108,471	107,802
Real estate loans.....	18,086	15,427	18,211	11,837	10,802
Commercial and industrial loans	102,847	98,770	108,499	96,634	97,000
Loans to depository institutions and other banks acceptances	0	0	0	0	0
Loans to foreign governments and institutions	0	0	0	0	0
Loans to individuals	0	0	0	0	0
Agricultural loans.....	0	0	0	0	0
Other foreign loans.....	0	0	0	0	0
Lease financing receivables.....	0	0	0	0	0
Debt securities	178,889	259,041	202,986	208,411	106,275
Interest-bearing bank balances	0	0	0	0	0
Total selected foreign assets	299,822	373,238	329,696	316,882	214,077
Total foreign deposits	0	0	0	0	0
Interest-bearing deposits	0	0	0	0	0
Non-interest-bearing deposits.....	0	0	0	0	0

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct
Analysis Ratios															
Yield: Foreign loans	0	0.70	33	0	0.69	33	0	0.66	33	0	0.87	31	0	0	48
Cost: Interest-bearing deposits.....		0.14			0.13			0.14			0.42			2.53	
Net Losses as a Percent of Foreign Loans by Type															
Real estate loans		0.72			0.37			0.20			5.18				
Commercial and industrial loans		1.62			1.94			0.79			0.64			2.35	
Foreign governments and institutions		0			0			0			0				
Growth Rates															
Net loans and leases.....	5.90	10.28	59	4.23	-6.17	70	16.81	6.83	73	0.62	-2.40	63	-19.40	-47.91	65
Total selected assets.....	-19.67	17.19	17	1.74	-2.56	62	4.04	9.48	57	48.02	2.04	90	28.54	-25.04	84
Deposits		-5.48			2.95			0.73			3.46			2.53	

Servicing, Securitization and Asset Sale Activities—Part 1

Activity	Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
		1-Year	5-Year					
Securitization activities.....		0	0	0	0	0	0	
1–4 family residential loans		0	0	0	0	0	0	
Home equity lines		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Auto loans.....		0	0	0	0	0	0	
Commercial and industrial loans		0	0	0	0	0	0	
All other loans and leases.....		0	0	0	0	0	0	
Retained credit exposure.....		0	0	0	0	0	0	
1–4 family residential loans		0	0	0	0	0	0	
Home equity lines		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Auto loans.....		0	0	0	0	0	0	
Commercial and industrial loans		0	0	0	0	0	0	
All other loans and leases.....		0	0	0	0	0	0	
Unused commitments to provide liquidity (servicer advance).....		0	0	0	0	0	0	
Seller's interest carried as securities and loans		0	0	0	0	0	0	
Home equity lines		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Commercial and industrial loans		0	0	0	0	0	0	
Asset-backed commercial paper conduits.....		0	0	0	0	0	0	
Credit exposure from credit enhancements provided to conduit structures		0	0	0	0	0	0	
Liquidity commitments provided to conduit structures		0	0	0	0	0	0	
Activity as a Percent of Total Assets		03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019		
Securitization activities.....		0	0	0	0	0	0	
1–4 family residential loans		0	0	0	0	0	0	
Home equity lines		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Auto loans.....		0	0	0	0	0	0	
Commercial and Industrial loans		0	0	0	0	0	0	
All other loans and leases.....		0	0	0	0	0	0	
Asset-backed commercial paper conduits.....		0	0	0	0	0	0	
Credit exposure from credit enhancements provided to conduit structures		0	0	0	0	0	0	
Liquidity commitments provided to conduit structures		0	0	0	0	0	0	
Percent of Total Managed Assets (On balance-sheet loans and securitized loans)								
1–4 family residential loans								
Home equity lines								
Credit card receivables.....								
Auto loans and other consumer loans.....								
Commercial and industrial loans								
All other loans and leases.....								

Servicing, Securitization and Asset Sale Activities—Part 2

	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019
Percent of Total Securitization Activities by Type					
Retained credit exposure.....					
1–4 family residential loans.....					
Home equity lines.....					
Credit card receivables.....					
Auto loans.....					
Commercial and industrial loans.....					
All other loans and leases.....					
Unused commitments to provide liquidity (servicer advance).....					
Seller's interest carried as securities and loans					
Home equity lines.....					
Credit card receivables.....					
Commercial and industrial loans					
Percent of Tier 1 Capital					
Total retained credit exposure.....	0	0	0	0	0
Total retained credit exposure and asset sale credit exposure	0	0	0	0	0
Dollar Amount in Thousands					
	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019
					Percent Change
					1-Year 5-Year
30–89 Days Past Due Securitized Assets					
1–4 family residential loans	0	0	0	0	0
Home equity lines.....	0	0	0	0	0
Credit card receivables.....	0	0	0	0	0
Auto loans	0	0	0	0	0
Commcial and industrial loans	0	0	0	0	0
All other loans and leases.....	0	0	0	0	0
Total 30–89 days past due securitized assets.....	0	0	0	0	0
90+ Days Past Due Securitized Assets					
1–4 family residential loans	0	0	0	0	0
Home equity lines.....	0	0	0	0	0
Credit card receivables.....	0	0	0	0	0
Auto loans	0	0	0	0	0
Commercial and industrial loans	0	0	0	0	0
All other loans and leases.....	0	0	0	0	0
Total 90+ days past due securitized assets	0	0	0	0	0
Total past due securitized assets.....	0	0	0	0	0
Net Losses on Securitized Assets					
1–4 family residential loans	0	0	0	0	0
Home equity lines.....	0	0	0	0	0
Credit card receivables.....	0	0	0	0	0
Auto loans	0	0	0	0	0
Commercial and industrial loans	0	0	0	0	0
All other loans and leases.....	0	0	0	0	0
Total net losses on securitized assets.....	0	0	0	0	0

Servicing, Securitization and Asset Sale Activities—Part 3

	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019
30–89 Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total 30–89 days past due securitized assets					
90+ Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans and other consumer loans					
Commercial and industrial loans					
All other loans and leases					
Total 90+ days past due securitized assets					
Total past due securitized assets percent of securitized assets					
Net Loss on Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total net losses on securitized assets					
30–89 Days Past Due Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Total managed loans past due 30–89 days					
90+ Days Past Due Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Total managed loans past due 90+ days					
Total Past Due Managed Assets					
Net Losses on Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Net Losses on Managed Assets Percent of Total Managed Assets					

Parent Company Income Statement

Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
Operating Income							
Income from bank subsidiaries	0	0	43,000	15,000	0		
Dividends	0	0	43,000	15,000	0		
Interest	0	0	0	0	0		
Management and service fees	0	0	0	0	0		
Other income	0	0	0	0	0		
Income from nonbank subsidiaries	0	0	0	0	0		
Dividends	0	0	0	0	0		
Interest	0	0	0	0	0		
Management and service fees	0	0	0	0	0		
Other income	0	0	0	0	0		
Income from subsidiary holding companies	0	0	0	0	0		
Dividends	0	0	0	0	0		
Interest	0	0	0	0	0		
Management and service fees	0	0	0	0	0		
Other income	0	0	0	0	0		
Total income from subsidiaries	0	0	43,000	15,000	0		
Securities gains (losses)	0	0	0	0	0		
Other operating income	0	0	0	0	0		-100.00
Total operating income	0	0	43,000	15,000	0		-100.00
Operating Expenses							
Personnel expenses	0	0	0	0	0		
Interest expense	0	0	0	0	0		
Other expenses	54	47	198	187	187	14.89	14.89
Provision for loan and lease losses	0	0	0	0	0		
Total operating expenses	54	47	198	187	187	14.89	14.89
Income (loss) before taxes	-54	-47	42,802	14,813	-187		
Applicable income taxes (credit)	0	0	0	0	0		
Extraordinary items							
Income before undistributed income of subsidiaries	-54	-47	42,802	14,813	-187		
Equity in undistributed income of subsidiaries	27,843	9,835	49,271	42,774	100,386	183.10	71.66
Bank subsidiaries	27,843	9,835	49,271	42,774	100,386	183.10	71.66
Nonbank subsidiaries	0	0	0	0	0		
Subsidiary holding companies	0	0	0	0	0		
Net income (loss)	27,789	9,788	92,073	57,587	100,199	183.91	71.80
Memoranda							
Bank net income	27,843	9,835	92,271	57,774	100,386	183.10	71.66
Nonbank net income	0	0	0	0	0		
Subsidiary holding companies' net income	0	0	0	0	0		

Parent Company Balance Sheet

	Dollar Amount in Thousands	03/31/2022	% of Total Assets	03/31/2021	% of Total Assets	12/31/2021	% of Total Assets	12/31/2020	12/31/2019	Percent Change	
										1-Year	5-Year
Assets											
Investment in bank subsidiaries		1,107,118	99.19	1,139,154	99.20	1,149,412	99.22	1,144,134	1,068,425	-2.81	25.50
Common and preferred stock		1,107,118	99.19	1,139,154	99.20	1,149,412	99.22	1,144,134	1,068,425	-2.81	25.50
Excess cost over fair value		0	0	0	0	0	0	0	0	0	
Loans, advances, notes, and bonds		0	0	0	0	0	0	0	0	0	
Other receivables		0	0	0	0	0	0	0	0	0	
Investment in nonbank subsidiaries		522	0.05	522	0.05	522	0.05	522	522	0.00	0.00
Common and preferred stock		522	0.05	522	0.05	522	0.05	522	522	0.00	0.00
Excess cost over fair value		0	0	0	0	0	0	0	0	0	
Loans, advances, notes, and bonds		0	0	0	0	0	0	0	0	0	
Other receivables		0	0	0	0	0	0	0	0	0	
Investment in subsidiary holding companies		0	0	0	0	0	0	0	0	0	
Common and preferred stock		0	0	0	0	0	0	0	0	0	
Excess cost over fair value		0	0	0	0	0	0	0	0	0	
Loans, advances, notes, and bonds		0	0	0	0	0	0	0	0	0	
Other receivables		0	0	0	0	0	0	0	0	0	
Assets Excluding Investment in Subsidiaries											
Net loans and leases		0	0	0	0	0	0	0	0	0	
Securities		0	0	0	0	0	0	0	0	0	
Securities purchased (reverse repos)		0	0	0	0	0	0	0	0	0	
Cash and due from affiliated depository institution		8,483	0.76	8,689	0.76	8,537	0.74	8,736	8,923	-2.37	-9.81
Cash and due from unrelated depository institution		0	0	0	0	0	0	0	0	0	
Premises, furnishings, fixtures and equipment		0	0	0	0	0	0	0	0	0	
Intangible assets		0	0	0	0	0	0	0	0	0	
Other assets		0	0	0	0	0	0	0	0	0	-100.00
Balance due from subsidiaries and related institutions		0	0	0	0	0	0	0	0	0	
Total assets		1,116,123	100.00	1,148,365	100.00	1,158,471	100.00	1,153,392	1,077,870	-2.81	25.10
Liabilities and Capital											
Deposits		0	0	0	0	0	0	0	0	0	
Securities sold (repos)		0	0	0	0	0	0	0	0	0	
Commercial paper		0	0	0	0	0	0	0	0	0	
Other borrowings 1 year or less		0	0	0	0	0	0	0	0	0	
Borrowings with maturity over 1 year		0	0	0	0	0	0	0	0	0	
Subordinated notes and debentures		0	0	0	0	0	0	0	0	0	
Other liabilities		0	0	0	0	0	0	0	0	0	-100.00
Balance due to subsidiaries and related institutions		0	0	0	0	0	0	0	0	0	
Total liabilities		0	0	0	0	0	0	0	0	0	-100.00
Equity Capital		1,116,123	100	1,148,365	100	1,158,471	100	1,153,392	1,077,870	-2.81	25.11
Perpetual preferred stock (income surplus)		0	0	0	0	0	0	0	0	0	
Common stock		5,000	0.45	5,000	0.44	5,000	0.43	5,000	5,000	0.00	0.00
Common surplus		94,652	8.48	94,652	8.24	94,652	8.17	94,652	94,652	0.00	0.00
Retained earnings		1,094,834	98.09	1,020,270	88.85	1,059,555	91.46	1,010,482	967,895	7.31	37.43
Accumulated other comprehensive income		-78,363	-7.02	28,443	2.48	-736	-0.06	43,258	10,323		
Other equity capital components		0	0	0	0	0	0	0	0	0	
Total liabilities and equity capital		1,116,123	100.00	1,148,365	100.00	1,158,471	100.00	1,153,392	1,077,870	-2.81	25.10
Memoranda											
Loans and advances from bank subsidiaries		0	0	0	0	0	0	0	0	0	
Loans and advances from nonbank subsidiaries		0	0	0	0	0	0	0	0	0	
Notes payable to subsidiaries that issued TPS		0	0	0	0	0	0	0	0	0	
Loans and advances from subsidiary holding companies		0	0	0	0	0	0	0	0	0	
Subordinated and long-term debt 1 year or less		0	0	0	0	0	0	0	0	0	
Guaranteed loans to banks, nonbanks, and holding companies		0	0	0	0	0	0	0	0	0	

Parent Company Analysis—Part 1

	03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct									
Profitability															
Net income / Average equity capital	9.56	9.94	51	3.37	12.54	2	7.92	11.94	10	5.10	7.29	27	9.77	10.58	40
Bank net income / Average equity investment in banks	9.87	10.44	48	3.45	12.55	4	8.06	11.80	13	5.21	7.45	23	9.93	10.85	39
Nonbank net income / Average equity investment in nonbanks	0	11.36	20	0	12.53	16	0	13.12	16	0	9.75	17	0	12.07	20
Subsidiary HCs net income / Average equity investment in sub HCs	8.34			11.69			10.11			7.01			15.16		
Bank net income / Parent net income	100.19	97.54	33	100.48	95.97	40	100.22	96.79	38	100.32	88.16	35	100.19	103.77	26
Nonbank net income / Parent net income	0	3.43	16	0	2.83	15	0	3.40	15	0	3.59	14	0	1.08	24
Subsidiary holding companies' net income / Parent net income		80.23		65.70			65.35			68.34				92.33	
Leverage															
Total liabilities / Equity capital	0	16.87	2	0	17.74	2	0	16.81	2	0	20.06	3	0	9.66	2
Total debt / Equity capital	0	11.65	12	0	11.90	11	0	11.71	11	0	14.41	10	0	3.93	27
Total debt + notes payable to subs that issued TPS / Equity capital	0	13.71	8	0	14.30	7	0	13.63	8	0	16.67	6	0	7.99	13
Total debt + Loans guaranteed for affiliate / Equity capital	0	11.72	12	0	12.02	11	0	11.77	11	0	14.68	10	0	3.97	27
Total debt / Equity capital – excess over fair value	0	11.75	12	0	12	11	0	11.81	11	0	14.52	10	0	3.93	27
Long-term debt / Equity capital	0	11.08	12	0	11.33	11	0	10.95	12	0	13.56	10	0	3.86	27
Short-term debt / Equity capital	0	0.49	40	0	0.52	41	0	0.57	38	0	0.77	38	0	0.01	46
Current portion of long-term debt / Equity capital	0	0.08	42	0	0.04	41	0	0.06	41	0	0.06	40	0	0	47
Excess cost over fair value / Equity capital	0	0.07	41	0	0.10	40	0	0.05	41	0	0.08	39	0	0	46
Long-term debt / Consolidated long-term debt		40.81		0	35.48	11		39.86		0	34.67	10		14.37	
Double Leverage															
Equity investment in subs / Equity capital	99.24	103.47	31	99.24	102.85	26	99.26	103.22	28	99.24	102.81	27	99.17	104.21	28
Total investment in subs / Equity capital	99.24	108.45	22	99.24	108.21	19	99.26	108.40	19	99.24	110.16	16	99.17	104.48	27
Equity investment in subs / Equity cap, Qual TPS + other PS in T1															
Total investment in subs / Equity cap, Qual TPS + other PS in T1															
Double Leverage Payback															
Equity investment in subs – equity cap / Net income (X)	-0.08	0.38	29	-0.22	0.22	19	-0.09	0.29	27	-0.15	0.47	24	-0.09	0.44	27
Equity investment in subs – equity cap / Net income-div (X)		1.31			0.74			1.05			1.82			1.47	
Coverage Analysis															
Operating income-tax + noncash / Operating expenses + dividends	0	129.62	2	0	111.20	2	99.54	152.85	25	98.77	136.59	26	0	153.39	1
Cash from ops + noncash items + op expense / Op expense + dividend	0	125.04	12	0	98.58	14	99.54	154.48	22	98.77	147.24	21	0	152.31	5
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends	0	98.29	14	0	85.35	18	99.54	98.54	48	98.77	134.08	30	95.92	105.99	26
Pretax operating income + interest expense / Interest expense		2,251.18			1,142.88			1,835.33			2,016.32			17,211.14	
Pretax op inc + interest expense + trust pref / Interest expense + trust pref		1,728.15			1,357.31			1,770.77			1,539.23			2,481.22	
Dividends + interest from subsidiaries / Interest expense + dividends		145.40			117.86		100	174.12	22	100	150.43	25	0	196.13	3
Fees + other income from subsidiaries / Salary + other expenses	0	9.52	34	0	13.36	34	0	11.92	32	0	13.95	31	0	3.91	38
Net income / Current part of long-term debt + preferred dividends (X)		20.52			33.13			47.61			35.64			71.69	
Other Ratios															
Net assets that reprice within 1 year / Total assets	0	3.42	23	0	3.97	23	0	3.44	25	0	3.85	24	0	1.59	31
Past Due and Nonaccrual as a Percent of Loans and Leases															
90+ days past due		0.24			0.05			0.17			0.10			0	
Nonaccrual		0.75			1.22			0.92			1.03			8.16	
Total		1			1.27			1.09			1.13			8.16	
Guaranteed Loans as a Percent of Equity Capital															
To bank subsidiaries	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
To nonbank subsidiaries	0	0.02	47	0	0.03	47	0	0.02	46	0	0.05	46	0	0	49
To subsidiary holding companies	0	0	49	0	0	49	0	0	49	0	0	49	0	0	50
Total	0	0.02	47	0	0.03	47	0	0.02	46	0	0.05	46	0	0	49
As a Percent of Consolidated Holding Company Assets															
Nonbank assets of nonbank subsidiaries	0	1.70	35	0	1.80	35	0	1.76	37	0	2.66	33	0.01	0.13	63
Combined thrift assets (reported only by bank holding companies)	0	0	50	0	0	49	0	0	50	0	0	49	0	0	50
Combined foreign nonbank subsidiary assets	0	0.05	40	0	0.07	40	0	0.06	40	0	0.08	38	0	0	49

Parent Company Analysis—Part 2

	03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct
Payout Ratios — Parent															
Dividends declared / Income before undistributed income.....		64.91			74.87			100.46	66.37	82	101.26	81.10	75		65.39
Dividends declared / Net income	0	33.46	4	0	23.13	6	46.70	28.27	87	26.05	42.29	29	4.39	25.65	18
Net income – dividends / Average equity.....	9.56	6.76	78	3.37	9.52	5	4.22	8.62	10	3.77	4.14	44	9.34	7.61	72
Percent of Dividends Paid															
Dividends from bank subsidiaries		124.34			101.14			100	155.92	27	100	132.17	33	0	160.93
Dividends from nonbank subsidiaries		1.65			3.28			0	4.90	22	0	3.41	23	0	2.59
Dividends from subsidiary holding companies.....		3.24			4.75			0	5.91	45	0	4.85	44	0	0
Dividends from all subsidiaries		153.16			128.99			100	203.53	18	100	174.85	22	0	209.89
Payout Ratios — Subsidiaries:															
Percent of Bank Net Income															
Dividends from bank subsidiaries	0	43.39	14	0	30.63	14	46.60	45.96	47	25.96	60.28	21	0	45.88	8
Interest income from bank subsidiaries.....	0	0.15	27	0	0.12	24	0	0.11	24	0	0.36	20	0	0.09	32
Management and service fees from bank subsidiaries	0	0.75	39	0	1.08	36	0	0.88	38	0	1.47	37	0	0.47	43
Other income from bank subsidiaries.....	0	0	48	0	0	47	0	0	47	0	0	46	0	0	46
Operating income from bank subsidiaries	0	49.34	9	0	33.49	8	46.60	51.33	45	25.96	62.88	19	0	48.40	5
Percent of Nonbank Net Income															
Dividends from nonbank subsidiaries		31.46			47.24			62.63			56.39				76.61
Interest income from nonbank subsidiaries.....		2.20			2.80			2.44			7.38				0.91
Management and service fees from nonbank subsidiaries		0.46			0.53			0.37			0.86				0.02
Other income from nonbank subsidiaries.....		0.06			0.09			0.07			0.16				0.01
Operating income from nonbank subsidiaries		39.06			69.48			87.22			79.84				83.73
Percent of Subsidiary Holding Companies' Net Income															
Dividends from subsidiary holding companies.....		117.80			28.44			38.10			43.51				65.48
Interest income from subsidiary holding companies		11.88			6.44			5.26			8.40				0
Management and service fees from subsidiary holding companies.....		0.52			0.37			0.73			0.44				0
Other income from subsidiary holding companies.....		-3.33			-1.46			-0.40			0.01				0
Operating income from subsidiary holding companies.....		126.86			34.47			58.37			55.20				65.48
Dependence on Subsidiaries:															
Percent of Total Operating Income															
Dividends from bank subsidiaries		60.28			58.57			100	74.16	94	100	69.76	96		77.61
Interest income from bank subsidiaries.....		1.04			0.72			0	0.23	23	0	0.63	20		0.23
Management and service fees from bank subsidiaries		1.48			4.11			0	1.44	37	0	1.87	37		0.75
Other income from bank subsidiaries.....		0.01			0.02			0	0.02	46	0	0.04	45		0.01
Operating income from bank subsidiaries		73.91			71.70			100	83.13	92	100	82.20	93		94.06
Dividends from nonbank subsidiaries		4.30			5.32			0	3.07	21	0	1.95	23		1.13
Interest income from nonbank subsidiaries.....		0.21			0.82			0	0.18	36	0	0.73	36		0
Management and service fees from nonbank subsidiaries		0.01			0.05			0	0.01	42	0	0.02	42		0
Other income from nonbank subsidiaries.....		0			0.01			0	0.01	45	0	0.01	46		0
Operating income from nonbank subsidiaries		6.88			10.59			0	4.67	14	0	4.70	16		1.56
Dividends from subsidiary holding companies.....		1.52			1.03			0	2.10	45	0	2.53	44		0
Interest income from subsidiary holding companies		0.01			0.13			0	0.01	45	0	0.11	44		0
Management and service fees from subsidiary holding companies.....		0			0			0	0	48	0	0	49		0
Other income from subsidiary holding companies.....		0			0			0	0	50	0	0	49		0
Operating income from subsidiary holding companies.....		3.73			2.35			0	3.91	43	0	4.56	42		0
Loans and advances from subsidiaries / Short term debt.....		225.56			142.34			158.10			135.13				1,178.56
Loans and advances from subsidiaries / Total debt		28.43			29.59			26.38			27.08				70.71